



December 13, 2013

This week has been a busy week. There's a lot of important information to share with you, so please read this newsletter carefully.

Also, thank you to everyone who was able to join our first round of regional navigator calls. We hope you found the calls helpful to your work. While we are asking each organization to use one phone line to dial in for these calls, we hope as many navigators within an organization can join us. Please note, information about these calls was sent to the lead contacts of each organization. We look forward to talking with you again next Thursday!

Thank you for your work as navigators!

Important Updates

- **Advanced Premium Tax Credit (APTC) Corrections for Consumers:** MNSure is aware that, unfortunately, some consumers were incorrectly determined eligible to receive 'zero' tax credit. This issue has recently been fixed and the amount calculated should be correct for new applicants. Below you will find the steps we are taking to remedy this situation, along with the actions that consumers will need to take to complete their enrollment in time for Jan. 1 coverage.
 - **For those consumers who have already applied but not yet enrolled in a health plan, and do not have a household member on Medical Assistance (MA) or MinnesotaCare,** MNSure is reaching out to these consumers directly via phone, letting them know their APTC determination is incorrect. Their applications are being closed and we will be asking them to sign into their account and start a new application online to receive the correct APTC eligibility determination. Once the consumer has successfully received their APTC eligibility determination, it is very important that they proceed to enrollment and pay their first month premium online to MNSure by December 23 to ensure coverage on January 1, 2014.
 - **For consumers who applied prior to Dec. 1, received an incorrect 'zero' tax credit, have one or more household members on MA or MinnesotaCare, and have not yet enrolled,** we are contacting these consumers by phone to acknowledge that their tax credit calculation is incorrect and explain their options—(1) close their application and sign into their account to start a new application online (which will also close the MA and MinnesotaCare coverage for household members) and reapply online to receive the corrected tax credit calculation and restore MA and MinnesotaCare coverage for their household member(s); or (2) not close their application and, therefore, not receive a recalculated tax credit but retain the MA and MinnesotaCare coverage for household members and their ability to purchase a qualified health plan, but

without a tax credit. For the first option, once the consumer has successfully received their APTC eligibility determination, it is very important that they proceed to enrollment and pay their first month premium online to MNsure by December 23 to ensure coverage on January 1, 2014 for the qualified health plan. This deadline does not apply to those family members on MA or MinnesotaCare.

- **For consumers who are not contacted by MNsure and believe they received a \$0 APTC determination in error**, they should contact the MNsure Contact Center.
- **For consumers who receive a positive dollar amount for APTC**, we expect their APTC eligibility determination is correct and they should proceed through enrollment, select a plan and make an online payment by December 23 to ensure coverage as of January 1, 2014.

We recognize that this process for consumers may increase the burden on all of you as navigators. We apologize for the inconvenience this might cause you and your clients. However, this process is critical to helping us all achieve our goal of providing health care coverage to consumers by January 1, 2014.

- **Extended Hours of Operation for MNsure:** MNsure is now open from 6 a.m. through midnight Monday through Saturday, and from 6 a.m. to 8 p.m. on Sundays. The MNsure Contact Center will be open Monday through Friday from 7:30 a.m. to 8:00 p.m. and on Saturday and Sunday from 9:00 a.m. to 4:30 p.m.

Please note that the hours of operation for the Assistor Resource Center (ARC) have not changed. They are Monday – Friday, 8:00 a.m. – 4:30 p.m. With the exception of password re-sets, account issues and specific questions requiring us to view a client's information in the system, which must go through the MNsure Contact Center, your first call for assistance during normal business hours should be to the Assistor Resource Center (ARC). When you call MNsure, as soon as you hear the options, dial 1-8-1 to link you to ARC. In a few cases, ARC may need to refer you to the Contact Center to fully answer certain questions.

- **Online Account Creation Forms:** As previously stated the process for the manual identity verification forms takes time. We announced earlier this week that, if we receive a manual identity verification request form (i.e. Online Account Request Form) after today, Dec. 13th, MNsure cannot guarantee individuals will receive their account creation information in time to allow them to complete their application, enroll, and pay for Jan. 1st coverage. **We are extending that date to Monday, the 16th.** However, MNsure will accept and continue to process these forms received after this date, and will make all efforts to process these forms and provide individuals with account creation information as soon as possible.

We prefer these forms to be mailed, but it is also possible for an electronic submission. Please email the Assistor Resource Center at navigators@mnsure.org to receive a secure email to submit the form electronically.

- **Enrollment and Payment Deadlines Fast Approaching:** Please reach out to anyone you know who has opened an account, but has not completed their application, selected a plan and/or paid. We know there are many people who may be interested in enrolling, but who have not completed all of the steps.

- **Helping Clients Share Their Stories:** We appreciate interest in helping clients share their stories about MNsure. To provide guidance on proper handling of client information, which is protected data under Minnesota law, we are updating the Navigator Manual with necessary forms for helping clients who would like to share their stories with MNsure/DHS, as well as third-party entities. **To read more about this process, see the procedures and forms attached to this newsletter.** We will let you know next week when this procedure has been posted in your Navigator Manual online.

Reminders

- **Deadlines: You must select a plan and pay MNsure online by Dec. 23 for coverage on January 1, 2014.** For coverage effective on January 1, 2014, we strongly encourage you to pay online through MNsure. If you ask to receive an invoice from MNsure or the health insurance company, we cannot guarantee your coverage will be effective on January 1st. Please note this does not apply to Medical Assistance or MinnesotaCare.
- **Paper Applications:** Unfortunately, we are unable to process eligibility or complete enrollment for individuals who submit paper applications to MNsure, at this time. We are working on a potential solution to process paper applications, but cannot guarantee that it will be available for those that are asking for a coverage start date of January 1, 2014.
- **Security for Applicant Information:** When sending information about an applicant, you must send it in an email that is a “**secure**” email. To send a secure email, you must first request a secure email from us. Please reference the [“Case Status Request” procedure](#) in the Navigator manual for more information on how to initiate a secure email through which to exchange this protected personal information.

Resources (To Access, Click on Title for Link)

- [Updated Navigator Q&A](#) (See highlighted portions in yellow for new answers to more of your questions. Also, available on MNsure [Navigator Resource Page](#).)
- [Navigator Resource Guide on Private Health Insurance Coverage and the Health Insurance Marketplace](#) (Georgetown’s Center on Health Insurance Reforms)
- [Advance Premium Tax Credits and Cost-Sharing Reductions: A Primer for Assistors](#) (Manatt Health Solutions - Deborah Bachrach and Jocelyn Guyer)
- [Qualified Health Plan Selection: Considerations For Consumers](#) (Webinar: Jocelyn Guyer and Tanya Schwartz, Manatt Health Solutions)

Further Info/Help

If you need answers and/or help:

- email the Assister Contact Center: navigators@mnsure.org
- or call 1-855-3MNSURE (1-855-366-7873), press 1-8-1
- check the [Navigator Resource Page](#)

As always, thank you for your work as navigators!