



December 20, 2013

Happy holidays to you and your families. We wish you a safe and happy holiday season!

There is a lot to cover as we near the end of the year and our first coverage deadlines. Please take the time to read all the news updates, reminders and tips.

News and Updates

Enrollment and Payment Deadlines Extended: We are pleased to announce that the deadline for enrolling in a public program or a private health plan in the individual market (non-SHOP) through MNSure has been extended to Tuesday, December 31 for coverage beginning on January 1st. In addition, the deadline for paying the first month's premium for a private health plan in the individual market through MNSure has been extended to January 10, 2014. This means all payments must be **received** by January 10, 2014.

Payments for a private plan through MNSure should be made electronically, when possible. If the client cannot pay online, but received an invoice from MNSure or is able to view the amount owed online, they should mail a payment, along with their MNSure ID number (which is the 10-digit number associated with their account that is available on their invoice or under "My Account – pay my bill") to the address on the stub or to Mnsure; PO Box 64832; St. Paul, MN 55164-0832. For clients in this situation, please encourage them to make this payment the same day enrollment is complete. If your client cannot pay online or they did not receive an invoice, please contact the Assistor Resource Center at the number or email listed above for further direction.

Please be aware that MNSure **cannot** receive or process checks at our corporate office site, nor can we accept paper applications with checks attached.

Consumer Process for Enrollment: We know that many of your clients may be having difficulties trying to get through the system. We apologize for these issues and would like you to know we are doing our best to reach out to the consumers who are having troubles finalizing their enrollment for coverage effective on January 1st. We also want you to know that we are working hard to improve the consumer experience.

As stated last week, consumers who were incorrectly determined eligible for tax credits have been contacted by MNSure, informing them their applications have been closed and asking them to reapply online to get the correct tax credit determination. We are not asking navigators to proactively reach out to these people at this time, as we are taking responsibility for doing that. However, we know that some of these clients may come to you for help and we

want you to know that you will be paid for both the original attempt for enrollment, as well as the successful second enrollment.

For your current clients who have finished their application online, but have experienced issues finalizing their enrollment, such as: (1) believing their determinations may be incorrect; (2) having issues making a payment or completing their enrollment online; (3) having had a member of their household 'dropped' upon enrollment; or (4) otherwise finding themselves "stuck" in the system and not able to finalize their enrollment:

1. Call the Assistor Resource Center (1-855-3MNsured or 1-855-366-7873, then press 1-8-1) and give our staff the person's name and phone number and we will call the consumer back.

Or

2. Email navigators@mnsure.org and ask for a secure email so that you can transmit the consumer's contact information, securely, and we will get back to them.

For your current clients who want to confirm their enrollment in a public program for January 1st coverage:

- Call the Member Help Desk at 651-431-2670 or 1-800-657-3739 for Medical Assistance related questions.
- Call 651-297-3862 or 1-800-657-3672 for MinnesotaCare related questions.

Dropped Household Members: In some cases, one or more members of the household were inexplicably dropped from the application during attempts to enroll in coverage. We thought this problem had been fixed starting December 19th. However, we have found that it is still occurring in some situations. We continue to work with our technology vendors to resolve this issue. Therefore, for those clients who experience this problem and are still unable to add those household members back onto their plan, their applications will need to be processed through our alternative manual process. Please contact the Assistor Resource Center with the client's contact information and we will reach out to those individuals to help them complete their enrollment.

Public Program Enrollee Coverage ID Cards and Packets: There was a delay in issuing Medical Assistance and MinnesotaCare coverage ID cards and sending information packets, but they are going in the mail starting now. Your clients should receive their cards by the end of the first week of January. Information packets will follow. If your client needs medical care before they receive a card, they can use their eligibility notice as proof of coverage with their provider. If they do not have an eligibility notice, providers should be able to look them up manually.

Public Programs and Verification Information Requests: For those public program applicants who received a notice for verification information, they must send the requested information by the date listed on the eligibility notice, or it could result in a termination of

coverage. For MinnesotaCare applicants who receive verification information requests, they will have coverage if they have not submitted that information before Jan. 1, as long as they are still within the deadline on the notice for submitting the verification information. Please note, however, that for Medical Assistance clients, their applications will remain in “pending” status, along with other family members’ coverage applied for through MNsure, until the verification information is submitted, so please get this information to the address listed as soon as possible to ensure coverage on Jan. 1st.

Issues with the System and Call Center Wait Times: We know that many of you have experienced some intermittent issues with our system over the past few weeks and your clients may have been on hold for long periods with our Contact Center. We have added capacity to both the website and the Contact Center, but we continue to experience an enormous volume of traffic to both, making it difficult to provide the kind of quality service we want to deliver. However, with the recent additions, we hope to mitigate our current barriers and make quick improvements. We sincerely apologize for your inconvenience; we know it is making your job more difficult.

MNsure Holiday Hours:

MNsure marketplace

6:00 am to midnight – Monday through Sunday

MNsure Contact Center

December 24 & December 31: 7:30 am to 3:00 pm

December 25 & January 1: Closed

Online Application Tips:

- It is a good idea to close all other windows and tabs on your computer when a client is attempting to enroll or pay.
- If a client gets “stuck” and cannot progress to the next screen, try exiting out of the browser being used and opening MNsure in a new browser.
- To avoid issues with e-signature process, we recommend that individuals avoid using special characters, such as dashes, periods, and commas, when entering their name and address for account creation. We also recommend ensuring that the e-signature portion of the application match the name used in the application portion.
- When attempting to pay the first month’s premium online, if the client is not able to view the payment button, try pressing the ‘control’ button and ‘+’ at the same time to modify the screen resolution.
- Also, if the client is not able to view where to input their bank account number, try pressing the ‘control’ button and the ‘-’ button at the same time to readjust the screen resolution.

Reminders:

- **Assister Resource Center and MNsure Contact Center:** Remember, the Assister Resource Center is available for Navigator questions only. With the exception of password re-sets and other account issues, your first call for assistance should be to the Assister Resource Center at 1-855-3MNSURE (1-855-366-7873), press 1-8-1. In a few

cases, the Assister Resource Center may need to refer you to the Call Center to fully answer your questions.

Finally, we are pleased to report that, as of December 17, we had a total of more than 47,000 applications, representing almost 100,000 individuals. Of that group, nearly 40,000 people have completed enrollment.

Thanks for all the work you did to contribute to such a great result, despite the difficulties you encountered. Given our high traffic volumes, we anticipate these numbers to be much higher by the end of the year. We'll look forward to providing you a full recap of the entire first quarter of open enrollment early in January.

All the best to you and yours, this holiday season!

The MNSure Navigator Team

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](#)