



January 23, 2014

Please find below our weekly updates and reminders for the navigator program. We hope you find them helpful. As always, thank you for your work as navigators!

Updates & Reminders

Deadlines for Coverage

- **Qualified Health Plans (QHP):** The deadline for February 1st coverage through a QHP has passed. However, individuals still have until March 31st to purchase coverage through MNSure. Please note the following deadlines for your clients, as they apply to specific coverage effective dates for coverage through a QHP with or without tax credits:

QHP Coverage Effective on March 1: People must enroll and pay by Feb. 15th.

QHP Coverage Effective on April 1: People must enroll and pay by March 15th.

Those who enroll after March 15th and before the end of the open enrollment period on March 31st will have coverage effective on May 1st.

- **Medical Assistance & MinnesotaCare:** The above coverage deadlines do not apply to those eligible for Medical Assistance or MinnesotaCare.

Medical Assistance: Eligible individuals will be covered for the entire month in which they apply.

MinnesotaCare: Eligible individuals have until the last day of the month for coverage effective the following month. In this case, they have until Jan. 31st to apply for coverage effective Feb. 1st. Premium invoices for MinnesotaCare are still delayed. Once the MinnesotaCare premium bill is received, the client should pay it as soon as possible.

Important Information about March 31st Deadline: Those who do not pay and enroll in health insurance, or do not have health coverage by March 31st may face potential tax penalties under the federal Affordable Care Act.

Eligibility Notices

As we reported last week, due to system issues, consumers began to receive errant paper eligibility notices from MNSure on Jan 3rd, incorrectly stating that they do not qualify for coverage. We stopped sending these notices as of Jan. 7th to avoid further confusion for consumers. The online notices available to print were also showing incorrect information and we will be turning off this feature in attempt to avoid confusion, until this issue is resolved. We hope

to have a system solution in place after this weekend that will resolve this issue. Until then, please proceed as follows to confirm eligibility for coverage:

- **QHP Coverage:** Please call the MNsure Contact Center at 855-366-7873 or the health insurance carrier, directly. Please remember to wait at least 7 business days after a client has enrolled in a QHP before contacting the carrier to allow time for carrier to receive and process the client's information from MNsure.
- **Medical Assistance or MinnesotaCare Coverage:** Please call the DHS Member Help Desk at 651-431-2670 or 800-657-3672.

Unfortunately, this issue for eligibility notices also prevents our ability to send requests for information, at this time, which are needed in some cases to verify client eligibility for Medical Assistance. Therefore, if your client has a pending status after Jan. 1, please contact the Assistor Resource Center to find out what information is necessary to complete the verification process. We also recommend that clients, who were determined eligible for Medical Assistance after Jan. 1, call the DHS Member Help Desk prior to seeking care with a provider to ensure proper eligibility documentation.

Online Enrollment Button Issues

There are some consumers who are experiencing technical issues with completing the online enrollment process in a qualified health plan. We apologize for the inconvenience this has caused consumers and are working hard to secure a system solution to this issue. In the meantime, please report your clients who are having these issues to the ARC.

- **Tip:** To help avoid this type of issue at this time, we recommend that navigators encourage clients to complete the entire process in one sitting. This includes completing one's account creation, application, plan choice, enrollment and payment. It could help decrease the time of this entire process by doing some anonymous shopping with your client through MNsure for a plan prior to creating an account and applying.

Income Calculations

It has recently come to our attention that some clients have experienced issues with the income calculation function in the application online. We are investigating this issue at this time and ask that you report any of these issues when identified to the ARC. If you think the calculation is incorrect, you can help your client by correcting the income when prompted by the system.

- **Tip:** For best results, please encourage clients to enter income annually. You can help them with this process by calculating it ahead of time and entering the amount as an annual amount.

Resources

Application Type & Process Document for Navigators

Please find attached a new resource we shared last week in response to various questions we have received regarding what applications to use for public health care programs. We are continuing to work diligently to define improved processes for programs not referenced, such as Emergency Medical Assistance and Medicare Savings Program. In the meantime, clients likely eligible for these types of programs will need to first be screened through the MNsure system.

Therefore, they will need to apply through MNSure system and the county will then be prompted to obtain the additional information necessary to make a determination under the appropriate program eligibility.

- **Clarification for Document Above:** The DHS-3417 application should not be used, as of Jan. 1, 2014. However, we included the process for this application in the attached Application/Type Process document in case DHS or counties still receive any of these applications after Jan. 1.

Case Status Request Process

In your [Navigator Manual](#), navigators can find a process for seeking status updates on their consumer cases. This is the Case Status Request process. The response timeline from the Assistor Resource Center that is outlined in the procedure is 5 business days. Unfortunately, due to the many issues we are working through and addressing at this time, we have fallen behind on our responses to these requests. We apologize for the issues this has caused for you and your clients. We are working hard to catch up on these responses. In the meantime, please call the ARC for any urgent requests regarding these cases.

Assistor Resource Center & MNSure Contact Center Updates

New Hours for the MNSure Contact Center

Monday – Friday: 8:00 AM to 8:00 PM

Saturday: 9:00 AM to 4:30 PM

ARC Reminder: When requesting information on applicant's case, please be sure to submit a name and date of birth for the client. Also, if you are not yet certified as a navigator, we do not have the authority to share any information with you about a consumer's case.

Navigators in the News

Check out [this story](#) about how Crow Wing County navigators are reaching people in their community and working together to spread the word about getting coverage.

If you know of some success stories about people getting covered in Minnesota, please share them with us! You can find the forms for helping your clients share their stories with MNSure and DHS on the [Navigator Resource Page](#) under Other Tools.

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 or 651-539-2098
- check the [Navigator Resource Page](#)