



February 6, 2014

## Important Updates

- **Manual Account Request Process:** For individuals who can't complete the remote identity proofing online, we accept paper account request forms to create a MNsure account. The form must be accompanied by an approved identity document. We have recently partnered with the Department of Human Services Resettlement Programs Office to accept I-94 identity documents for refugees and asylees and special immigrant visa (SIV) who may not have the other identity documents outlined on the form. If your agency has a secure log-in for the Resettlement Programs Office, you may log on to the [secured site](#) to upload the paper account request form and I-94 documents. If you do not have an existing account with the Resettlement Programs Office, you may mail the request form and I-94 documents to the MNsure address on the form. This procedure is outlined in the [Navigator Manual](#) for your future reference.

In addition, we have been receiving several forms that have had to be returned to the applicant because the form was filled out for a parent that did not have the appropriate ID, but documents were attached for children. Please understand that the documents provided must be for the person listed on the form.

- Verifications:
  1. If anyone in the household is pending, or receiving Medical Assistance, direct the consumer to mail, or fax their verifications to their county human service office.
  2. 2) If everyone in the household appears eligible for QHP (with or without APTC/CSR) or MinnesotaCare the verification(s) can be faxed to 651-431-7750 or mailed to:

MNsurance Operations  
PO Box 64252  
St. Paul, MN 55164-0252

Please be sure to include your client's reference number with the information; this number is located on the upper left corner of the notification. If there is a question about which program your client is pending eligible for, please call the Assistor Resource Center at 651-539-2098/ 855-366-7873 or the DHS Member Help Desk at 651-431-2670 / 800-657-3672.

All counties are accepting and processing verifications for pending cases.

- Income reporting and verification clarification: A question was asked in our regional navigator calls about how to report income for someone who is not working under their lawful name. Individuals should report all income received, regardless of the name used. If they are requested to provide verification of that income and the verification is under an

alias, please write the lawful name on that verification. We apologize for the miscommunication around the question being asked and the subsequent response.

- **Application Corrections (Case Changes) and Changes in Circumstances:** Please continue to submit cases to ARC for people needing to report changes in circumstances that impact coverage eligibility after an initial determination and program enrollment has occurred (also known as life changes), including changes in income, adding household members, loss of other coverage, etc. Changes to information provided on an initial application to correct an error (case changes) may be reported to the servicing agency assigned to the case. You may call ARC to identify the servicing agency and case number, if needed.

Please understand the processes within the system do not allow changes in circumstances (life changes) or application corrections to be entered and recognized, appropriately, at this time. We recognize this is a problem, and we are working on a solution.

We also recognize that these changes could result in a different program determination and we will be working to clarify the impacts of this. In the meantime, ARC and servicing agencies will continue to document these situations as they are reported so we can resolve them as quickly as possible once we have solutions.

Again, we apologize for any frustrations or problems this may cause you and your clients. We will continue to communicate with you as we work through these issues.

## Reminders

- **Navigator Compensation:** Please remember that in order to ensure that your organization is appropriately compensated, you must enter 1) your nine digit certification ID and 2) the name of your organization name (not your name or location/ address) on Appendix C of the paper application or on the signature page of the online application.
- **Deadlines for QHP Coverage:** The deadline for February 1st coverage through a QHP has passed. Upcoming deadlines for coverage are as follows:
  - **Coverage Effective on March 1:** People must enroll and pay by Feb. 15<sup>th</sup>. Paying online is typically the best option. For March 1 coverage, payments must be made online by 5:00 PM Central Standard Time. However, if the consumer wishes to pay with a check, we also recommend all payments should be sent directly to the carrier.
  - **Coverage Effective on April 1:** People must enroll and pay by March 15th.
  - **Coverage Effective on May 1:** People who enroll and pay after March 15th, but before open enrollment period ends on March 31st will have coverage effective on May 1st.
- **Deadlines for Medical Assistance:** Eligible individuals will be covered for the entire month in which they apply. Please note, the March 31st deadline for the open enrollment period does not apply to Medical Assistance. People can apply for Medical Assistance year-round. However, the potential for tax penalties, as described below, still applies for those not enrolled in health coverage by March 31.
- **Deadlines for MinnesotaCare:** Eligible individuals have until the last day of the month for coverage effective the following month. For example, they currently have until Jan. 31st to apply for coverage effective Feb. 1st. Premium invoices are still delayed. Once the premium bill is received by the client, they should pay it as soon as possible. Please note, the March 31st deadline for the open enrollment period does not apply to MinnesotaCare. People can

apply for MinnesotaCare year-round. However, the potential for tax penalties, as described below, still applies for those not enrolled in health coverage by March 31.

- **March 31st Deadline & Tax Penalties:** 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.

## Resources

### **The Assister Resource Center:**

Please do not refer consumers to us directly either through email or phone.

**MNSure Materials:** If your organization's agreement with MNSure and DHS is final, the primary contact at your organization should have received log-in information for ordering MNSure marketing materials. If this is not the case, please submit an inquiry to [mnsure@bolger.com](mailto:mnsure@bolger.com).

## Navigators in the News

Check out [this story](#) about how 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](mailto: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!