



March 6, 2014

Announcements

System Update: The MNsure website will be down for an extended maintenance window this Thursday and Friday, from 10:00 PM to 6:00 AM each night.

“March to Enroll” campaign launches with new resources for navigators and consumers:

MNsure has issued a [news release](#) announcing the “March to Enroll” push. The news release includes a link to a [calendar](#) with enrollment opportunities that navigator organizations have arranged around the state. We have made every effort to remove any events navigators did not want posted on a public calendar, but please let us know immediately if there are any you would like removed by contacting communications@mnsure.org. MNsure has also developed several resources to support the March to Enroll campaign:

- There is a [packet of information](#) that can be shared with consumers including tips on enrollment, paying your first month’s premium and more. Individual pieces of the packet can be downloaded from MNsure’s [website](#). We are working on getting the packet and individual pieces on the Bolger MNsure Materials website.
- MNsure grantee Springboard for the Arts commissioned an [“I’m Covered” social media badge](#). We encourage you to change your social media profile pictures to this badge for the month of March in an effort to boost enrollment awareness. You can also encourage those that you enroll to change their personal profile pictures to the badge.
- In addition to the “I’m Covered” badge, MNsure will be using the #MarchToEnroll hashtag in all social media postings relating to this month’s outreach efforts. You are encouraged to use #MarchToEnroll when promoting your events on social media as well. This will allow MNsure staff to easily aggregate all social media messages related to this effort.

News & Updates

Information on meeting payment deadlines in March: As we enter the final month of open enrollment, we are hearing many questions about payment deadlines. Here is the most current information:

- **Coverage beginning 4/1: Select a plan and pay the premium in full by 3/15.** The recommended method is to pay online by March 15 before 5:00 PM, but this is only possible if an individual can complete the entire enrollment, plan selection and payment process in one sitting. Otherwise, consumers must choose to pay the carrier directly **and the premium must be received at the carrier by March 15.** Although carriers invoice consumers promptly, it will likely be difficult for consumers to meet payment deadlines if they choose “carrier to bill” as their payment option close to the 15th of the month. Rather than waiting for an invoice, consumers can mail a check for the first month’s full premium payment directly to the carrier without waiting to be billed. The client should include their MNsure identification number on

- the check to aid the carrier in matching up the check with the appropriate policyholder. The premium payment must be received by March 15.
- **Coverage beginning 5/1: Select a plan and pay the premium in full by 3/31.** Please note that this is different from the normal policy of having until the 15th of the month due to the March 31 enrollment deadline.
 - **Individuals who are eligible for MinnesotaCare** are generally required to pay their premium by March 31 for coverage to begin April 1. However, online payment is not yet possible for MinnesotaCare enrollees. We urge clients to submit their payment as promptly as possible, but anyone determined eligible for MinnesotaCare on or before March 31 will get April coverage even if they weren't able to pay their premium by the deadline.

MNsure status update on retroactive enrollment and APTCs: On February 27, the Centers for Medicare and Medicaid Services (CMS) issued a [bulletin](#) stating consumers who were prevented from shopping for coverage on a health insurance marketplace, such as MNsure, due to technical issues, may be able to enroll in coverage or apply for an Advanced Premium Tax Credit retroactively. MNsure is working closely with CMS, as well as our partners at health insurance companies and the Department of Human Services, to interpret this guidance and develop a plan moving forward. We should have more information in the coming days. We will do everything possible to provide Minnesotans with all the federal tax credits for which they are eligible.

Reminders

The ARC has welcomed two new staff members to the team. Troy Mangan is the new ARC Manager and Judie Hughes has replaced Jen Ditlevson as the ARC supervisor. We are asking for your patience while Troy and Judie transition to their new roles. During this transition, there may be a delay in actions taken on contracts, certifications and directory changes.

Resources

MNsure has developed a new [reference guide explaining cost-sharing reductions](#).

Resources

If you need answers and/or help:

- email the Assister Contact Center: navigators@mnsure.org
- call 1-855-3MNSURE (1-855-366-7873), press 1-8-1 or 651-539-2098
- check the [Navigator Resource Page](#)