



March 14, 2014

We want to thank navigators for stepping up your efforts during this important push for enrollment during the March to Enroll campaign. Due to your amazing work, there are nearly 1,000 enrollment opportunities happening around the state in March! Our latest figures show that more than [120,000 Minnesotans](#) have **enrolled in health insurance**.

Do you have a success story you have wanted to tell? MNsure is sharing [20 success stories](#) during the final 20 days of open enrollment. This is a great opportunity to highlight the amazing work navigators are doing in our communities! If you have a story, either from a navigator or a consumer, please contact Shane Delaney at Shane.M.Delaney@state.mn.us.

Later this month, March to Enroll will focus on a final push to get uninsured people in the twenties and early-thirties enrolled. As part of that push, MNsure would like to highlight navigators who themselves are in this age range. If you are willing to be featured on our website, please contact Shane Delaney at Shane.M.Delaney@state.mn.us.

Announcements

From the ARC: During the transition period within the ARC, our responsive to certification requests and contracts may be impacted. We will do our best to manage the requests and we anticipate that this will improve over time. –Troy Mangan, Manager, **Assistors Resource Center**.

Procedure for reporting unscheduled system outages: A code freeze is in place, so no major updates to the website are anticipated for the remainder of open enrollment. However, regular maintenance windows are still scheduled in order to make any fixes to issues as they are identified. Current maintenance downtimes are scheduled **daily from midnight to 6 a.m.**

If you experience any system outages outside of those scheduled windows, please notify the ARC if the incident occurs Monday to Friday, between 8:30 **AM** and 4:00 **PM**. If the outage occurs outside of the ARC service hours, please contact navigators@mnsure.org using a subject line of "MARCH TO ENROLL SYSTEM OUTAGE." We appreciate your assistance in helping us identify these unscheduled outages and apologize for the great inconvenience they cause at this critical time.

News & Updates

Enrollment deadlines for Qualified Health Plans: It is important that consumers understand that after open enrollment closes March 31, they will not be able to enroll in a QHP inside or outside of MNsure unless they have a life event that qualifies them for a **special enrollment period**. Typical qualifying events include changes in employment status, **marital status or family size**.

For QHP coverage beginning April 1, consumers must select a plan and pay the premium in full by 5:00 p.m. on Saturday, March 15.

Paying online is the best option. However, if consumers choose to pay the carrier directly, they must send payment to their selected insurance company and ensure it arrives by March 15 to

have coverage begin April. Consumers should include their MNsure identification number on the check to aid the carrier in matching up the check with the appropriate policyholder.

For those who wish to pay in person at their insurance company's main office, the deadline for this payment option is 3:30 p.m. on Friday, March 14. Consumers who wish to use this payment option must enroll in their plan online through MNsure and then pay in person by this date. Health insurance company main offices will not be open Saturday, March 15.

For QHP coverage beginning May 1, consumers must select a plan and pay **the premium in full by March 31.**

The next open enrollment period will be November 15, 2014 through February 15, 2015, with coverage taking effect no earlier than January 1, 2015.

Consumers who enroll in health insurance by March 31 will not be subject to a federal tax penalty. The penalty for not having insurance coverage in 2014 is \$95 per person, or 1% of household income above the tax filing threshold, whichever is greater. The Tax Policy Center has developed an [ACA Tax Penalty calculator](#) to help consumers estimate their penalty.

Remember that individuals may apply for MinnesotaCare and Medical Assistance at any time. Small employers may enroll through the Small Business Health Option Program (SHOP) year round.

Faxing paper applications: Beginning immediately, when submitting paper applications by fax, be sure to use the fax number found on the application (651-431-7750). Other fax numbers are no longer supported.

Missing cases: A system issue has been identified resulting in some cases not being viewable in various system portals, including the Consumer Portal. If you are unable to view a case, but you know that an application **was submitted, contact the ARC.**

ARC staff has been instructed to provide you with next steps based on the specific case facts, such as when the application was filed, what is viewable in the Client Account, etc. Please do not submit another application.

April MinnesotaCare premium billing: MinnesotaCare informational letters are being mailed this week to the primary household member on cases that were sent an April premium bill. A [copy of the information letter is available](#) to help answer your questions.

A system issue has been identified resulting in some households getting the letter that should not, and some households not receiving it who should. Please contact the ARC if you have questions about whether or not consumers are eligible for MinnesotaCare.

Future MinnesotaCare premium billing: A system issue has been identified resulting in future MinnesotaCare coverage billings being sent to consumers. These billings may be sent to consumers who are not yet enrolled in MinnesotaCare. In March, please instruct consumers to ignore coverage billings for future months other than April.

Working with processing agencies: Processing agencies have been instructed to share information with individual navigators associated with a case. The processing agency will be asking for your organizations' name and the individual navigator's certification ID number.

Agencies are only allowed to speak with the individual navigator associated with the case. They are not authorized to speak to others in the organization because they cannot confirm certification. At this time, there is not system functionality to support an organizational release.

Information about associating a navigator to an application after the application was submitted can be found on page 32 of the [Navigator Manual](#).

Navigator payments: The ARC has been receiving many questions about the navigator payments. Your organization's primary contact should have received payment statements that included a breakdown of payments being issued by navigator and by program, as well as a total payment amount.

Your organization should also have received one or more remittances for those payments. You may be seeing more than one remittance because they are broken out by navigator, program and funding source (federal or state). The total of all remittances received should equal the total payment found on the payment statement.

Please contact the ARC if you have further questions about your payment.

Resources

Paper application available in multiple languages: Did you know that the paper version of MNsure Application for Health Coverage and Help Paying Costs (DHS-6696) is available in six languages? The languages are English, Hmong, Russian, Somali, Spanish and Vietnamese.

To locate the application on [eDocs](#), follow these steps:

1. Enter the form number (6696) in the Search field.
2. Select the checkbox in front of English and the checkbox in front of All languages, found under the search field.
3. Select the Search button.

Marketplace plan comparison worksheet: The Center on Budget and Policy Priorities has developed a [useful tool](#) to help consumers compare plan options. Please remember that navigators are prohibited from advising consumers on what plan to select (a Consumer Assistance Partner Bulletin on this issue is [available here](#)), but this worksheet can help consumers identify the relevant information for making the decision for themselves. If consumers want advice on making a plan selection, please refer them to a broker or agent who is licensed to provide that level of assistance. We appreciate your patience and look forward to working with you in the coming weeks.

Reminders

Navigator contracts continue through December 31: Remember that your navigator contacts continue through December 31, 2014. Although open enrollment may be ending on March 31, there will continue to be a need for navigators to assist with enrollment in Medical Assistance and MinnesotaCare, as well as help individuals with life events that qualify them for special enrollment opportunities. The expectation is that navigator organizations will continue to provide assistance for the remainder of the year. If your organization plans to stop navigator activities after March 31, you need to discuss ending your contract by contacting navigators@mnsure.org.