



March 28, 2014

MNsure has surpassed its enrollment goal! As of this week, more than 152,000 individuals have enrolled in a public health care program or a QHP through MNsure. Navigators have played an essential role in helping us reach this milestone—and we thank you for your hard work!

Announcements

Minnesotans who attempt to enroll through MNsure by March 31 deadline are eligible for an extension! MNsure has announced new procedures that will help people get coverage and avoid a federal tax penalty even if their enrollment isn't complete when the deadline expires on March 31. Minnesotans have until 11:59 p.m. on Monday, March 31 to enroll or get "in line" for coverage. [This FAQ provides additional information](#) on how navigators can help consumers document that they have attempted to enroll to qualify for this extension. There is no plan to extend the deadline for new applications beyond March 31. Consumers must at least make an attempt to enroll prior to 11:59 p.m. on March 31.

MNsure website will be down April 1 and 2: The site will go down for system maintenance on Tuesday, April 1 and Wednesday, April 2. The site will be back up the morning of Thursday, April 3.

Survey the Request for Proposals (RFP) for Outreach Grants: We are developing the RFP for the next round of Outreach and Enrollment Grants and would greatly appreciate your feedback on how we can improve the process this year. Please take a few minutes to participate in our [online survey](#).

News & Updates

List of qualifying life events has been announced: Consumers that experience a qualifying life event can trigger a special enrollment period that allows them to enroll in a QHP after March 31. The following situations can trigger a special enrollment period for a consumer:

- Loss of minimum essential coverage. For example, coverage ends because a job is ending. This does not include loss of coverage due to failure to pay premiums on time, including COBRA premiums.
- Marriage.
- Gain of a dependent through birth of a child, adoption, or foster care.
- Individual who was previously not a citizen, national, or lawfully present individual gains such status.
- A health insurance company violated its contract with the enrollee.
- An enrollee, or their enrolled dependent, becomes newly eligible or ineligible for APTC or has a change in eligibility for CSR.
- The consumer makes a permanent move which provides new QHP enrollment options.
- MNsure determines that an error was made by MNsure which resulted in an error with the consumer's enrollment.
- An enrolled member of a federally recognized tribe may enroll in a QHP or change from one QHP to another one time per month.

- MNsure determines that an individual's enrollment, or eligibility for advance payment of premium tax credits, or cost-sharing reductions was a result of misconduct on the part of a non-Exchange entity providing enrollment assistance or conducting enrollment activities.

Account creation system issue: How a consumer's name is entered when creating an account may be causing a system error during entry. Do not use spaces in the first name field when creating an account, including having a space (using the space bar) after a name. If the consumer's name is Mary Jane Margaret Roth, enter the name as follows:

- First name: Mary
- Middle Name: Jane
- Last Name: Roth

Safe at Home address entry: Participants in the [Safe at Home](#) (SAH) address confidentiality program are not required to provide their actual residential address. No home address is required; however, applicants must provide their actual county of residence and zip code. County of residence and zip code are needed to identify the appropriate servicing agency, managed care, and Qualified Health Plan options.

Navigator certification and contract requests: Processing navigator certifications and contracts is currently a very labor-intensive, manual process. During March, we have focused our resources on enrollment and have been unable to process these requests. We are working quickly to automate the process and bring on additional resources to improve a situation we know is less than satisfactory. We will begin processing requests in April, beginning with navigator certifications and then moving to contracts.

Navigator payments: We have received calls and emails from navigators regarding problems with the payments you have recently received. At this point, we are not able to associate payments to specific consumers. We plan to be able to do so at some point. We apologize if we have not gotten back to you regarding your specific payment problem. These are time-intensive problems and we are working through them as efficiently and accurately as possible.

We are processing applications for MA payment for inpatient hospital care for inmates: We have released procedures on how inmates can apply for MA to cover costs for inpatient care during hospitalization. Effective January 1, 2014, an inmate of a correctional facility may qualify for MA to pay for services received in a hospital setting.

Once the hospital discharges the inmate, correctional facility staff and/or navigators who work with corrections or hospitals must send the MNsure Application for Health Coverage and Help Paying Costs (DHS-6696) along with the signed MA Payment for Inpatient Hospital Care for Inmates (DHS-6696G) to DHS at the address or fax provided on the form. Note: The DHS-6696G is not available on eDocs, but has been provided to correctional facilities.

Navigators that work with corrections and/or hospitals can help inmates apply. However, the forms require the signature and contact information of the correctional facility staff person.

We will begin processing these applications within the next few weeks. Once eligibility has been determined, the correctional facility will be notified. The correctional facility can provide billing information to the hospital. Hospitals should continue current billing practices, as done with other MA patients.

Reminders

Using secure email: Please use secure email whenever you are including protected health information (PHI) in an email. PHI includes, but is not limited to, any identifying information

including a consumer's name, date of birth, etc. More information is available on page 22 of the [Navigator Manual](#).

Applications and verifications should not be faxed to the ARC: Paper applications and follow-up information for those applications should be faxed to 651-431-7750. Verifications should be faxed to the servicing agency. More information is available in last week's Navigator Communication.

Call for advisory committee members: Please remember that the MNSure Board is seeking applicants for its Consumer and Small Employer Advisory Committee. The [application](#) is available on the MNSure website and are due by 3:00 p.m. on Wednesday, April 16, 2014. It is anticipated that appointments will be announced in May. Additional information about the committee is available on the [MNSure website](#).

Cancelling health insurance policies: Individuals are able to stop their health insurance coverage, although in most circumstances this can only be done on a prospective basis. Enrollees should contact their carrier with any requests to stop their coverage and the carrier will help them understand the timing of when that can occur.

Further Info/Help

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](#)