



Broker and Navigator Support: 1-844-520-8695

MNsurance Contact Center: 1-855-366-7873

MNsurance Renewals Scenario Tool

1. Determine MNsure Account Status

Ask: Did you complete a MNsure application in the last year (for 2014 plan year)?

If yes...

- The household probably has an established MNsure account (some consumers who completed paper applications may not have an online MNsure account - these consumers should call the MNsure Contact Center for support).
- The household's existing MNsure account and password can and SHOULD be used.
- If the consumer has forgotten his/her password, it can be reset in one of the following ways:
 - Online on the MNsure Sign In page
 - By calling the MNsure Contact Center for support (consumers)
 - By calling a line set up specifically for navigator and broker support

Important Note

Consumers should NOT create a new account.

If no...

- The consumer does not have a MNsure account
- The consumer should begin the application process online at www.mnsure.org

2. Determine Eligibility: QHP Only, MA/MinnesotaCare Only Or Variable

Ask: If you did complete an application for coverage for the 2014 plan year, did any members of your household qualify for Medical Assistance or MinnesotaCare? Did any members of your household qualify for a qualified health plan (QHP)?

If QHP-eligible only and DID enroll through MNsure, consumers...

- Will receive a renewal notification from the carrier **and** from MNsure.
- Are urged to "actively" renew by logging into their **existing MNsure account**, completing an application and selecting a plan for 2015 (consumers may select the same plan as 2014, if available).
- Can "passively" renew through MNsure if a [suitable equivalent plan](#) exists, retaining 2014 subsidy eligibility until a new eligibility determination can be made.

Important Note

Consumers who passively renew into plans that are not available through MNsure in 2015 will NOT be eligible for tax credits or cost-sharing reductions (since in this case, they are renewing directly through the carrier and no longer working through MNsure).

If QHP-eligible only and DID NOT enroll through MNsure, consumers...

- May receive a carrier renewal notification (if enrolled directly through a carrier).
- May enroll in coverage through MNsure using their **existing MNsure accounts**.

If MA/MinnesotaCare eligible only...

Stop.

These consumers should not take any action until they receive a Health Care Renewal Notice with instructions for taking action. These consumers should **not** log in to their MNsure online account.

The renewal process for January 2015 renewals is expected to begin in December 2014. Cases due for January renewal include all active MinnesotaCare cases, regardless of application date, and all active Medical Assistance cases with application dates of January 2014 or earlier.

Many of the MA and MinnesotaCare enrollees flagged for renewal will have their eligibility redetermined automatically by the new eligibility system. These consumers will receive a Health Care Renewal Notice telling them that their renewal is complete and that they do not need to take action, unless they have a change in circumstance to report.

MA and MinnesotaCare enrollees whose eligibility is not automatically renewed receive a Health Care Renewal Notice and a Renewal Form that is pre-populated with information from the household's case. The notice instructs these enrollees to review, update, sign and return the form.

If QHP AND MA/MinnesotaCare eligible...

Household Members Enrolled in MA or MinnesotaCare

These consumers should not take any action until they receive a Health Care Renewal Notice with instructions for taking action. These consumers should not log in to their MNsure online account.

Household Members Enrolled in a QHP

- Consumers will receive a renewal notification from the carrier and from MNsure if enrolled through MNsure (or from the carrier only if enrolled directly through the carrier).
- Consumers should **not** log in to their MNsure account. Instead:
 - The consumer(s) in the household who are renewing their QHP can use the Find a Plan option to shop for a 2015 qualified health plan
 - The [Find a Plan](#) tool allows consumers to “anonymously” shop for a plan.
 - “Anonymous” shopping allows the consumer to compare plans without entering all of the detail required during the application process.
 - The results returned when consumers use anonymous shopping can give them a good idea of health insurance plans that are available, based on geographic area, family size and the ages of people in the household.
 - The premiums and other costs shown in these plans **do not** reflect any tax credits or other help **for which consumers may be eligible**.
 - To estimate consumers' 2015 premiums, any tax credits for which they were eligible in 2014 can be subtracted from the premium amounts that result from anonymous shopping.
 - When anonymously shopping, consumers should only enter information about those members of their family that are currently covered by a QHP.
 - Any tax credit amounts for which the consumer is eligible will be subtracted from the costs they see reflected while anonymously shopping.

- Write down information about their plan of choice and call the MNsure Contact Center (1-855-3MNSURE/1-855-366-7873) to complete the renewal process. If the consumer received a tax credit during the 2014 plan year, the household will continue to receive the same tax credit amount until eligibility is re-evaluated.

Important Notes

For consumers whose household includes QHP and Medical Assistance/MinnesotaCare enrollees, MNsure Contact Center assistance is required to complete the application and renewal process. These consumers and their assisters should call 1-855-3MNSURE/1-855-366-7873 for renewal assistance.

Members of the family who are enrolled in Medical Assistance or MinnesotaCare should take no action unless they receive a Health Care Renewal Notice indicating they must complete and sign the renewal form.