

Small Business Guide to



MNsureSM

Where you choose health coverage

**A resource for users of the MNsure
Small Business Marketplace,
including employers and their brokers**

MNsured SHOP Employer Enrollment Guide



Stand-Alone Dental Coverage:

If you would like to offer your employees stand-alone dental coverage, either with or without a medical plan, please see [Dental Information for Employers](#) in the “small business employers” section of the website.

Welcome! Let's Begin:

From the MNsure.org homepage select “small business & employees”

Click on the orange box titled, “create account & apply.”

Creating an account allows you to shop and compare and does not obligate you to make selections at this time. If you are working with a broker you will need to create an account and assign the broker to your account. Steps to add a broker are included in this guide.



Where you choose health coverage

FAQ | glossary

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sign in



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small business & employees

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- cost overview
- small business billing
- dental information
- tax credit calculator
- small business employees

create account & apply



small businesses

a new way to shop for health insurance

MNsured is changing the way your small business shops for health coverage. Our online marketplace gives your business unprecedented choice in setting up health coverage options to meet the needs of your employees, while streamlining the administration and controlling the cost of coverage. **Creating an account will allow you to review plans without any obligation to enroll.**

Click "Next" to begin the multi-step process to create an account.

myMNSure Where you choose health coverage

online identity proofing

- 1. introduction
- 2. privacy policy
- 3. identity information
- 4. identity questions
- 5. account information

Introduction to identity proofing and obtaining an account

By clicking the Next button, you will start a multi-step process to **create an employer administrator account**. This type of account is required to do the following:

- a) Define the Employer record in the exchange for your business.
- b) Upload initial Employee roster.
- c) Prepare Employer for open enrollment certification.

This process is estimated to take about 15-20 minutes to complete.

If this does not sound like the account type that you need, please click the Cancel button to return to the MNSure exchange home page. From there, you can navigate to the appropriate page and request an account.

Cancel Next

- Read the Privacy Warning and Rules of Behavior and select the "I agree" button.**
- Click the "Accept" button.**

myMNSure Where you choose health coverage

online identity proofing

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- 2. privacy policy
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Before you continue, please read our privacy warning

PRIVACY WARNING AND RULES OF BEHAVIOR

In order to verify your identity, MNSure collects private data, including your name, address, Social Security number, and birthdate, and you will be prompted to answer identity verification questions based on your credit history and federal sources. You are not legally required to provide this information, but it is not possible to create a MNSure account without it. Providing false information is a violation of law and may subject you to criminal or civil penalties. This data will be used within MNSure by staff whose job assignments reasonably require access, and it will only be shared with individuals authorized by state or federal law.

I agree. *

Accept

**Enter your Businesses' identity information below.
Please be sure to fill in all required fields.
The personal information entered here should be the employer contact.**

- online identity proofing
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Please provide your identity information

The information collected below will be used to identify you.

Fields with an asterisk (*) are required.

NOTE: the person creating the account will need to remain consistent throughout the eligibility and enrollment processes. The First and Last name must identically match the employer contact name and digital signature box later in the process. (Pages 44 & 46.)

Enter the address of the primary business location.

FIRST NAME*

MIDDLE NAME

LAST NAME*

NAME SUFFIX

STREET ADDRESS*

STREET ADDRESS LINE 2

CITY*

STATE*

ZIP*

ZIP+4

Enter phone number in this exact format, with the parentheses around the area code.

EMAIL ADDRESS*

RE-ENTER EMAIL ADDRESS*

PHONE NUMBER (###)###-####*

If you have multiple email addresses, use the one dedicated to, or most relevant to, the role you will have in exchange.

You may, enter your date of birth in this exact format; e.g. 03/14/1969. This field is not Mandatory.

SOCIAL SECURITY NUMBER - -

DATE OF BIRTH (MM/DD/YYYY)

If you have multiple phone numbers, use dedicated to, or most relevant to the role have in the exchange.

Your Social Security number (SSN) is used to verify identity and prevent duplication but is not a mandatory field.



Completely Automated Public Turing test to tell Computers and Humans Apart

Step 4:

In this step you are asked to answer questions that help us identify you. Read each question carefully and answer precisely. This data was extracted from federal agencies.



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Please answer the following questions

Our online identity partner use the information you provided to generate questions about you. Please answer these questions to verify your identity.

Question 1: I was born within a year or on the year of the date below.*

- Select Answer
- A: 1982
 - B: 1985
 - C: 1988
 - D: 1991
 - E: NONE OF THE ABOVE

Question 2: According to our records, you previously lived on (VILLAGE VIEW). Please choose the city from the following list where this street is located.*

- Select Answer
- A: BELLE PLAINE
 - B: ROCHESTER
 - C: FAIRMONT
 - D: DULUTH
 - E: NONE OF THE ABOVE

Question 3: Which of the following is a current or previous employer? If there is not a matched employer name, please select 'NONE OF THE ABOVE'.*

- Select Answer
- A: ALBERTSONS
 - B: 7-11 CONVINIENT STORE
 - C: SAUNDERS MFG SERVICES
 - D: BLUENOTE
 - E: NONE OF THE ABOVE

Question 4: According to our records, you currently own, or have owned within the past year, one of the following vehicles. Please select the vehicle that you purchased or leased prior to August 2013 from the following choices.*

- Select Answer
- A: FORD TEMPO
 - B: SATURN ION
 - C: STERLING 825/827
 - D: HYUNDAI ELANTRA
 - E: NONE OF THE ABOVE

This is an example of questions used to identify you.

Answer the questions, then click "Next" to continue.

Next

Step 5:

In this step you choose a username, password, shared secret and security questions. You will also provide your Employer Identification Number (Tax ID or FEIN), and enter your zip code.

online identity proofing

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- 5. **account information**

Account information

[sign in](#) [get help](#) [learn more](#)

Enter a username, password, and shared secret for your account. Remember, MNSure personnel will never ask for your password. To protect your identity and information, do not share your password with anyone.

USERNAME*

[Password rules](#)
PASSWORD*

RE-ENTER PASSWORD*

[Why do I have a shared secret?](#)
SHARED SECRET*

Select security questions and give answers that only you would know. Each security question can only be selected once.

[Guidance for security questions and answers](#)

Select Security Question 1

Select Security Question 2

Select Security Question 3

Select Security Question 4

Select Security Question 5

Please provide some additional information about your primary place of business.

EIN* (##-#####)

ZIP*

Your Password must be a minimum of 8 characters long that uses at least one Upper Case, one Lower Case, one symbol (e.g. !, #), and one number.

Once you have completed the information, click "Next" to continue.



Congratulations!

You have completed authentication.

When you are at the this page, you have the option to change your privacy and account settings by clicking on “Manage security settings” in the lower right hand corner.

You have already completed these questions, pages 7- 9 are the steps to change these settings in the future. Proceed to Page 10 to start the Quoting portion of the process.

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1 | Quoting 2 | Eligibility 3 | Enrollment ?

Company Information Options Plans Contributions Summary Enroll

Get Started.

Items you may need to help you through this process

- ✓ Current ZIP Code
- ✓ Total number of employees

Please be advised that as an Employer or Employer representative you must offer, at a minimum, all full time employees coverage in a QHP.

Steps to expect while you go through this process.

- 1 Company & Employees**
To help find the best plans for your employees and calculate your costs, we'll need some basic information about your employees.
- 2 Shop for Plans**
You'll have the option to select specific plans for your employees or allow them to shop amongst the full range of plans in the exchange.
- 3 Set Contribution**
To help understand how much you and your employees will pay, we'll give you a few options on how to share the cost of insurance.
- 4 Check Eligibility**
Once you feel comfortable with your options, you can create an exchange account and invite your employees to shop for plans.

Please Note: Brokers may assist in the process of navigating the website and entering employer information. However, there are specific fields that require Employer names and e-signature.

Proceed to Page 10 to start the Quoting portion of the process.

Get Started

Manage security settings

After you have successfully created an account you may change your security settings at any time by changing your shared secret, changing your password, and changing your security questions.

You have already completed these questions, here are the steps to change them in the future.



Start by entering your Email address and then a shared secret.

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Go to my home page

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[Change contact information](#) | [Change password](#) | [Change security questions & answers](#)

Change contact information

Your email address or shared secret can be changed here. This email address is where all identity and access notifications are sent. Your shared secret is used to help the contact center identify you over the phone.

EMAIL ADDRESS

RE-ENTER EMAIL ADDRESS

SHARED SECRET

[Why do I have a shared secret?](#)

Apply

Home | Terms & Privacy

When finished click "Apply"

Why do I have a shared secret?

Occasionally, an end-user of the MNSure exchange will need to call into one of our help desks or contact centers to receive assistance over the phone.

The first thing that an official help desk or contact center person will do is to verify your identity before discussing your MNSure account. Verifying that you are who you say you are can take two forms: 1) The help desk or contact center person may ask you for your shared secret. 2) The help desk or contact center person may ask you to verify certain personal information (name, address, phone number, etc.) from your record. If you do not remember your shared secret, you will be asked to verify personal information instead.

NOTE: MNSure personnel will never ask you for your password. To protect your account from unauthorized access, select a shared secret that is: a) Something that only you would know. b) Something that is very easy for you to remember without writing it down.

You may also change your password and set up additional security questions.

★ Enter your new password twice. See password rules below.

The screenshot shows the myMNSure website interface. At the top, there are links for "Site to Content" and "FAQ | glossary". The myMNSure logo is on the left, with the tagline "Where you choose health coverage". A "sign out" button is in the top right, with "get help" and "learn more" links below it. A "Go to my home page" button is on the left. A red arrow points down from the top section to the "Change password" section. In this section, there are links for "Change contact information", "Change password", and "Change security questions & answers". The "Change password" section has a heading and instructions: "To change your password, enter your new password twice, then click the apply button." There are two input fields: "NEW PASSWORD*" and "RE-ENTER NEW PASSWORD*", with a blue star icon next to the second field. A "Password rules" link is next to the first field. A red arrow points right from the input fields to an "Apply" button. A red-bordered box at the bottom right contains the text "When finished click 'Apply'". At the bottom left, there are links for "Home | Terms & Privacy".

Password rules:

Password must include 8 characters of letters, numbers, and special characters.

B) Password must include at least 1 numeric character.

C) Password must include at least 1 uppercase and at least 1 lowercase letter.

D) Password must include at least 1 special character from the following list: ! " # \$ % & ' () , . : = ? @ or space character

E) Recently used passwords cannot be reused.

State employees and contractors who work in a contact center, help desk, or administrative role have different password rules. Please see the link on your home page.

In addition to changing your password you may set up additional security questions.



You may set up 5 security questions to assist in verifying your identity.

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Go to my home page

[Change contact information](#) | [Change password](#) | [Change security questions & answers](#)

Change security questions and answers

Security questions allow you to reset your password if you forget it. Select the questions from the drop-down menus and enter your answers in the fields provided. On this form, all question and answer fields are required.

Select Security Question 1 [Why do I have security questions and answers?](#)

Select Security Question 2

Select Security Question 3

Select Security Question 4

Select Security Question 5

Apply

When finished click "Apply"

Security Questions:

Setting security questions and answers allows you to take advantage of self service features of the MNSure exchange. The most important self-service feature of the exchange is the ability to reset your password if you forget it. If you forget your password, you can visit the [Forgot Your Password](#) web page to reset it by answering your security questions correctly. You can also reset your password by calling the contact center and working with someone over the phone but the process can take much longer to complete.

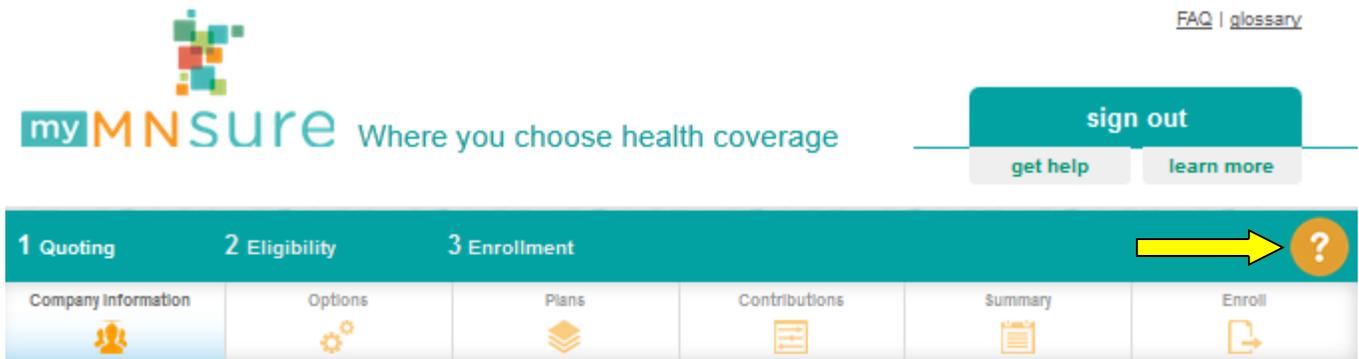
To protect your account from unauthorized access, select security questions and answers that are:

- a) Something that only you would know.
- b) Something that is very easy for you to remember without writing it down.

The time between setting your security answers and needing them is often many months.

You are now ready to verify your eligibility to enroll in the Small Business Health Options Program (SHOP).

 Click "Get Started" to continue.



Get Started.

Items you may need to help you through this process

- ✓ Current ZIP Code
- ✓ Total number of employees

Please be advised that as an Employer or Employer representative you must offer, at a minimum, all full time employees coverage in a QHP.

Steps to expect while you go through this process.

- 1 Company & Employees**
To help find the best plans for your employees and calculate your costs, we'll need some basic information about your employees.
- 2 Shop for Plans**
You'll have the option to select specific plans for your employees or allow them to shop amongst the full range of plans in the exchange.
- 3 Set Contribution**
To help understand how much you and your employees will pay, we'll give you a few options on how to share the cost of insurance.
- 4 Check Eligibility**
Once you feel comfortable with your options, you can create an exchange account and invite your employees to shop for plans.

 [Get Started](#)

Looking for a Broker?

 Click on the question mark icon to search for a local Broker that has been trained on the system and is able to assist you. You will want to complete this early in the process so that you do not forget. Once you have completed Enrollment you CANNOT go back to add a Broker.

Note: Small Businesses may not use Navigators, only Brokers.



How to find a broker:

Click on the question mark icon to begin. Click “Find a broker or navigator,” then click the “Find” button.

You will be asked to enter your zip code to locate nearby brokers.

A list of brokers will appear for you to select your broker from. You can view their profile and a map of their location

When you are finished selecting your broker you will close the list and resume where you left off.

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Get Started.
Items you may need to help you

Steps to expect while you go through the process:

- 1 Company & Employees
- 2 Find a broker or navigator
A broker or navigator can assist you while enrolling in the exchange. **Find**
- 3 Check Eligibility
- 4 Check Eligibility

Broker Profile

Profile For Truelove George

Return to Search Results

Truelove George
Broker
abc5@abc5.com

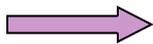
Language(s) Spoken: English
Trained And Certified For

Primary Address
81 East 7th Street, Suite 300
St Paul, MN, 0-0

Map of St Paul area

Get Started

Using the calculator on this page:

 **Enter the number of full-time employees into the box next to 'Full-Time'.** These are employees who work an average of 30 or more hours each week, or 130 hours each month.

 **Enter the number of Part-Time employees and the average number of hours they work each week.** Calculate this by adding up all the hours each part-time employee works and divide that number by the total number of employees. Example:

Employee A: 15 hours each week

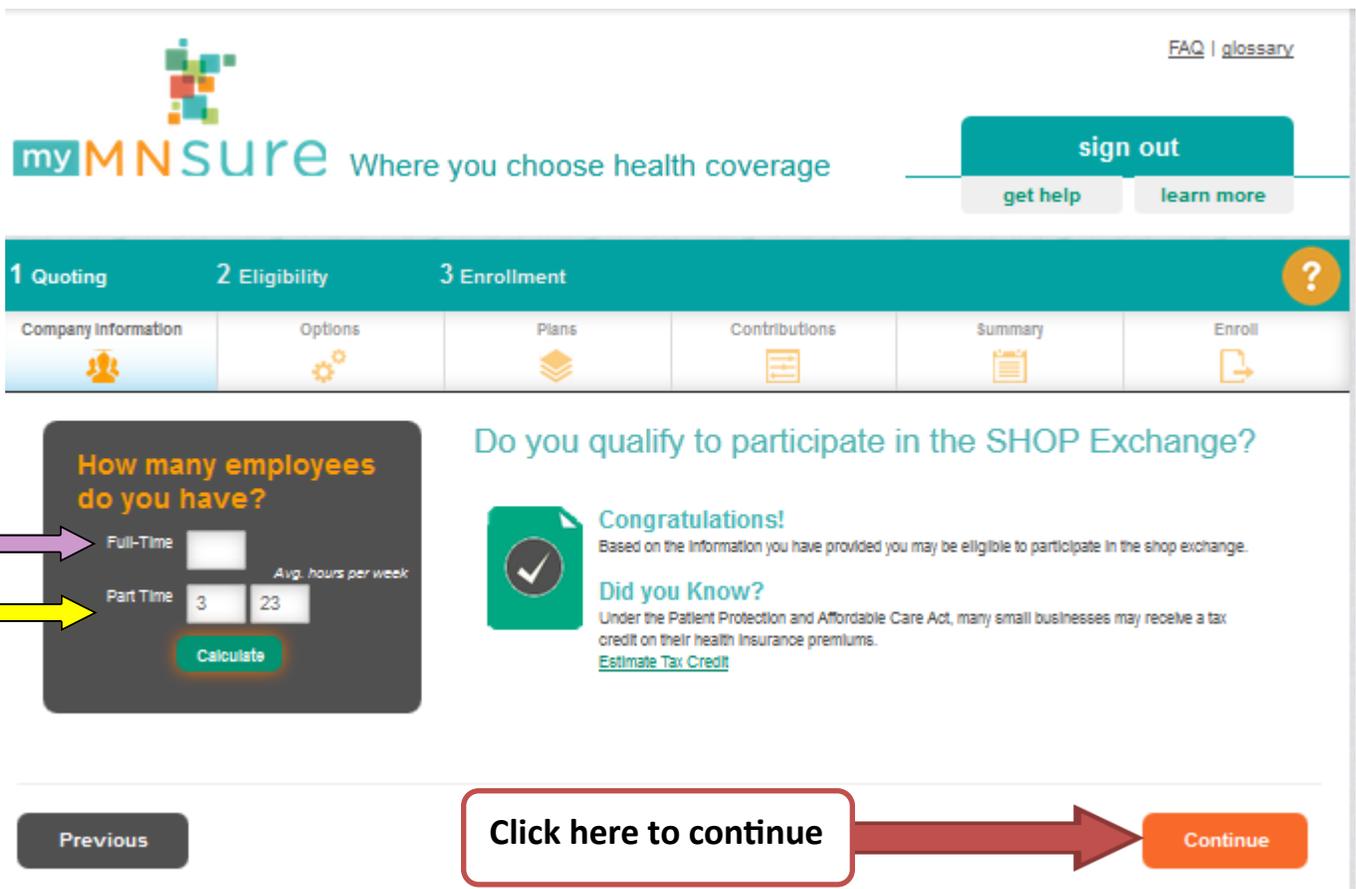
Employee B: 25 hours each week

Employee C: 29 hours each week

Total Hours: 69 divided by **3** (part-time employees) = **23**

Seasonal Workers are not included in the full-time equivalent calculation unless they work more than 120 days during the year.

Enter into the calculator **3** part-time employees with an average of **23** hours per week. If you get the message, "Your business may not qualify", *continue with the process anyway* by clicking on the **I still want to look around** box. Final eligibility will be determined using the actual employee roster.



The screenshot shows the myMNSure website interface. At the top, there is a logo for myMNSure with the tagline "Where you choose health coverage". To the right, there are links for "FAQ | glossary", "sign out", "get help", and "learn more". Below this is a navigation bar with three main sections: "1 Quoting", "2 Eligibility", and "3 Enrollment". Under "2 Eligibility", there are sub-sections: "Company Information", "Options", "Plans", "Contributions", "Summary", and "Enroll".

The main content area is titled "How many employees do you have?". It features a form with two rows: "Full-Time" with an empty input box, and "Part Time" with input boxes for "3" and "23" (labeled "Avg. hours per week"). A "Calculate" button is below the form. A purple arrow points to the "Full-Time" input box, and a yellow arrow points to the "Part Time" input boxes.

To the right of the form, there is a section titled "Do you qualify to participate in the SHOP Exchange?". It includes a "Congratulations!" message with a checkmark icon, stating "Based on the information you have provided you may be eligible to participate in the shop exchange." Below this is a "Did you Know?" section with a link to "Estimate Tax Credit".

At the bottom of the page, there is a "Previous" button on the left, a "Click here to continue" button in the center (with a red arrow pointing to the right), and a "Continue" button on the right.



If you receive the green check mark, you may be eligible to participate in the SHOP exchange and may select “Continue” to move on to the next step.

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How many employees do you have?

Full-Time 20 Avg. hours per week

Part Time 30 30

Calculate

Do you qualify to participate in the SHOP Exchange?

Congratulations!
Based on the information you have provided you may be eligible to participate in the shop exchange.

Did you Know?
Under the Patient Protection and Affordable Care Act, many small businesses can receive a tax credit on their health insurance premiums.
[Calculate Tax Credit](#)

Previous Continue

You may qualify for a small business health care tax credit and may use this calculator to determine eligibility.

For more information, please see the [Small Business Health Care Tax Credit IRS webpage](#).

If you have any questions, please contact your broker or tax consultant.

If you get the message, “Your business may not qualify”, *continue with the process anyway* by clicking on the “I still want to look around box”. Final eligibility will be determined using the actual employee roster.

The screenshot shows the myMNSure website interface. At the top right, there are links for [FAQ](#) and [glossary](#). The main header features the myMNSure logo with the tagline "Where you choose health coverage" and a "sign out" button. Below the header is a navigation bar with three steps: "1 Quoting", "2 Eligibility", and "3 Enrollment". Under "1 Quoting", there are sub-sections: "Company Information", "Options", "Plans", "Contributions", "Summary", and "Enroll".

The "Options" section is active, displaying a form titled "How many employees do you have?". It includes input fields for "Full-Time" (with the value 51) and "Part Time", and a "Calculate" button. To the right of the form is a message: "Do you qualify to participate in the SHOP Exchange?" followed by "Your business may not qualify" and a link to "SHOP Eligibility Rules Information".

At the bottom of the page, there is a "Previous" button on the left and an "I still want to look around" button on the right, with a large red arrow pointing from the "Previous" button to the "I still want to look around" button.

★ Before you may continue or enter any additional eligibility information, you must read and accept the privacy policy.

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How many employees do you have?

Full-Time 2

Part Time

Calcul

Previous

Privacy Warning

Before you continue, please read our privacy policy

Privacy Policy

In order to verify your eligibility to participate in MNSure and purchase a qualified health plan for your employees, MNSure collects private data and verifies this information against state and federal sources.

MNSure is required to collect this information to confirm that your business is located in Minnesota, that you have 50 or less employees, and are not a sole proprietor.

If you choose not to answer the questions, you will be unable to proceed with your purchase. This data will be used within MNSure by staff whose job assignments reasonably require access, and it will only be shared with individuals authorized by state or federal law.

Acceptance of Privacy Policy*

I agree that I have read and understand my rights and responsibilities described in the privacy policy

Accept Decline

Home | Terms & Privacy

Manage security settings

★ You also have the option to download and print a copy for your records.

Enter information about your company including effective date of coverage, if you would like to provide benefits to dependents of employees, and if you would like to offer benefits by class.

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Frequently Asked Questions

More FAQs

How do I assign an Agent or Broker to my account?

How do I assign a Navigator to my account?

Please be advised that as an Employer or Employer representative you must offer, at a minimum, all full time employees coverage in a QHP.

Tell us about your company

*Company Name

*Effective Date of Coverage

Standard Industry Classification (SIC) Code Search

SIC Description

Headquarters

*Primary Location Name

*ZIP Code

*State

*County

Add Location

Plan Coverage

Who will be offered health coverage? Employee(s) Only Employee(s) & Dependent(s)

Benefits by Class

Offering benefits by class allows you to indicate which plans will be available to an employee based on their assigned class. If multiple classes are not used, one default class of All Employees is created. During census set up, each employee is assigned to a class.

Do you want to offer benefits by class? No Yes

Previous Save & Exit Continue

Use these tabs to go back and review information in the previous section.

Click for additional information on SIC Codes.

Please use the TIPS on the next page if you need help completing this page.



TIPS

EFFECTIVE DATE OF COVERAGE:

All coverage must be effective the first day of the month you would like coverage to begin. If choosing a coverage effective date of 1/1/14 the last day for Employer enrollment is 11/20/13 which is 40 days prior to effective date. All other effective dates require Employer enrollment at least 35 days prior to plan effective date. This timeframe allows enough time for employee review, carrier setup, invoicing, and payment.

PRIMARY LOCATION NAME:

This is the title of the location of your primary business location.
(E.g. Headquarters, Main Office, Operations)

ZIP CODE:

You must be a Minnesota based employer OR offer coverage to employees located in Minnesota.

WHEN TO USE “ADD A LOCATION”:

Use “Add a Location” when you have more than one business location and you would like to differentiate between the locations for the purpose of offering different benefit plans and/or reference plans for each. If you are wanting to offer the same benefits to all eligible employees there is no need to choose different locations.

PLAN COVERAGE:

Choose if you would like to contribute toward the benefits of the dependents of your employees or if you would like to contribute to employees only. If you choose not to offer coverage to dependents they may have the option to shop for coverage as an individual with MNsure.

CLASSES:

Choose if you would like to offer benefits by class. Most small employers will not use separate classes.

Classes are used to differentiate between different types of employees for the purpose of offering different benefit plans and/or reference plans for each different Class (e.g. part-time and full-time)

NOTE: If you have COBRA eligible individuals on your plan, this is a way to create a separate class for them and indicate 0% contribution. Please remember that you need to offer COBRA eligible individuals the same benefit options

CAUTION: Offering different benefits and contributions by “classes” may have discrimination implications. Please refer to your legal counsel for direction. Read more about classes by clicking this link which will direct you to an [IRS Publication on Classes](#).

Benefits by Class

Offering benefits by class allows you to indicate which plans will be available to an employee based on their assigned class. If multiple classes are not used, one default class of All Employees is created. During census set up, each employee is assigned to a class.

Do you want to offer benefits by class? No Yes

Add the following

Available	Selected
President	
Salaried	
Union	
Vice President	
Part-time	
Full-time	
Disabled	
COBRA	
Retired	

Review information and click “Continue”

Previous Save & Exit Continue

Now it's time to enter employee information.

Click on the "Add Employee" button to begin!



NOTE: You only need to enter the employee information for those that are eligible for coverage. It's a Federal requirement to offer coverage, at a minimum, to all your employees that work 30 hours or more.

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Q. How do I assign a General Agency to my account?

Please be advised that as an Employer or Employer representative you must offer, at a minimum, all full time employees coverage in a QHP.

Employee Details

[Import Employee Census](#)

Headquarters

State: MN, ZIP Code: 55040, County: Isanti Employee Count: 2

First Name	Last Name	DOB	Zip Code	EE Class	Tobacco Users	
Albert	Smith	08/09/1990	55056	All Employees	0	✕ ✎
Minnie	Lane	02/02/1992	55080	All Employees	1	✕ ✎

Add Employee

Manufacturing

State: MN, ZIP Code: 55080, County: Isanti Employee Count: 0

First Name	Last Name	DOB	Zip Code	EE Class	Tobacco Users
No Employees have been entered					

Add Employee

Previous Save & Exit Continue to Plan Selection

If you have more than one location, make sure that you select the correct location to enter your employee data.

By entering information into these enrollment screens, we can provide you with a better monthly cost estimate. The more detail you provide, the better the estimate will be.

When entering employees, you will need to complete the information shown below for each eligible employee to whom you are offering benefits.

At a minimum, enter all full-time EEs (EE signifies Employee) who work 30+ hours/week, their age, and tobacco use. If you elect to contribute to dependents, please include dependent data as well.

If you do not add all eligible employees during enrollment, your employees will not have access to the system to enroll later during open enrollment. MNSure's employee enrollment process requires the employee to match with an employer's entry when they login to MNSure.

We need your Social Security number (SSN) to verify identity and prevent duplication. You do not have to give us the SSN for persons who are not applying for coverage or an employee does not have an SSN.

The screenshot shows the 'General information' section of the MNSure enrollment system. The form is titled 'General information' and contains the following fields: Name (First Name, Middle Initial, Last Name), Suffix, Address (Address Line 1, Address Line 2), City, Zip Code (55101), State (MN), County (Ramsey), SSN, Gender, and Date of Birth (01/01/1980). At the bottom of the form are buttons for 'Cancel', 'Save & Close', and 'Save & Add'. Below the main form area are buttons for 'Previous', 'Save & Exit', and 'Continue to Plan Selection'. A red star icon is positioned on the right side of the form, pointing to the SSN field.

 You will need to scroll down in order to enter remaining employee enrollment information.

Plans are based on Employer location. If you have employees outside the service area please look at the carrier information for available provider Networks. Your Broker should be able to assist you.

This page requires that you enter information regarding Tobacco use, please ensure you answer Yes or No for each employee for an accurate quote.

Boxes will be highlighted in red if you attempt to submit and the required fields were not completed.

If you are not offering dependent coverage you do not need to fill out dependent data.

If you are offering dependent coverage, we recommend that you complete the dependent sections for each EE for the most accurate cost estimate.

The screenshot displays the 'myMNSUR' quoting interface. The main content area is titled 'Employment Information' and includes the following fields: 'Location' (dropdown menu set to 'Headquarters'), 'Class *' (dropdown menu set to 'All Employees'), 'Status' (dropdown menu), and 'Annual Income' (text input field). Below this is the 'Tobacco use' section with the question 'Does this employee use tobacco? *' and radio buttons for 'Yes' and 'No', with 'No' selected. The 'Dependent information' section follows with the question 'Would you like to add dependents for this employee?' and radio buttons for 'Yes' and 'No', with 'No' selected. At the bottom of the form are four buttons: 'Cancel', 'Save & Close', 'Save & Add', and 'Continue to Selection'. Two red arrows point upwards from the bottom of the page towards the 'Save & Close' and 'Save & Add' buttons. The left sidebar contains navigation tabs for '1 Quoting' and '2 Eligibility', along with a 'Frequently Asked Questions' section and a disclaimer: 'Please be advised that as an Employer or Employer representative you must offer, at a minimum, all full time employees coverage in a QHP.'

Note: You must enter all required information in order to continue on to the next page. If you select "Save & Close" or "Save & Add" and you remain on this page, please scroll down to verify you have answered all questions.

We strongly suggest that you enter each employee individually and do not use the Employee Roster tool.

If you still want to upload an employee roster, click “Import Employee Census” and a pop-up dialog box will appear that gives you the option to download the Employee Census Excel spreadsheet.

The Employee Census spreadsheet allows you to enter data for each employee that can be uploaded to substitute the process of entering them individually.

(See image below.)

The Employee Census requires very precise data entries and works best when entering information for employees only, with one location, and no class differentiation.

The screenshot shows the myMNSure website interface. At the top, there is a navigation bar with the myMNSure logo and the tagline "Where you choose health coverage". A "sign in" button is visible, along with "get help" and "learn more" links. Below the navigation bar, there are three main sections: "1 Quoting", "2 Eligibility", and "3 Enrollment". The "3 Enrollment" section is currently active, and it contains sub-sections for "Company Information", "Options", "Plans", "Contributions", "Summary", and "Enroll".

The main content area is titled "Employee Details". A red arrow points from the "Employee Details" title to a link labeled "Import Employee Census", which is marked with a red star. Below this link, there is a form for "Headquarters" with the following information: State: MN, ZIP Code: 55101, County: Ramsey. To the right of this information, it says "Employee Count: 0".

Below the headquarters information, there is a table with the following columns: "First Name", "Last Name", "DOB", "Zip Code", "EE Class", and "Tobacco Users". The table currently contains the text "No Employees have been entered". There is an "Add Employee" button at the bottom right of the table.

At the bottom of the page, there are three buttons: "Previous", "Save & Exit", and "Continue to Plan Selection".

If you choose to import a census you will need to complete the process by using the “Census Import Wizard.”

HOW: Click the link that is titled “Import Census Template.xls” for an excel template that you can populate and upload.



The screenshot shows the myMNSure website interface. At the top, there is a navigation bar with 'sign in', 'get help', and 'learn more' buttons. Below this is a progress bar with three steps: '1 Quoting', '2 Eligibility', and '3 Enrollment'. The '3 Enrollment' step is active. Underneath, there are tabs for 'Company Information', 'Options', 'Plans', 'Contributions', 'Summary', and 'Enroll'. The main content area is titled 'Employee Details' and 'Import Employee Census'. A 'Census Import Wizard' dialog box is open, showing options to 'Download the Import Census Template.xls' (with a red star) and 'Upload An Existing Template' (with a 'Browse...' button and a red arrow pointing to it). There are 'Cancel' and 'Import Census' buttons in the dialog. In the background, there is a sidebar with 'Frequently Asked Questions' and a main area with 'Employee Count: 1' and 'Add Employee' button.

If using the Census Import Wizard you will need to enter all the information into a spreadsheet that will be uploaded. (See image below.)

The screenshot shows an Excel spreadsheet template for the Census Import Wizard. The spreadsheet has columns for 'Sequence Number', 'Relationship to Employee', 'Last Name', 'First Name', 'Middle Initial', 'Suffix', 'DOB', 'SSN', 'Gender', 'Status', 'Location', 'Class', and 'Address'. The first row is labeled 'Census Information (*Required Fields)'. The 'Sequence Number' column has a note: 'Sequence Number(This will be used to uniquely identify a household all members in a household will have the same Sequence number.)'. The 'DOB' column has a note: 'DOB (MM/DD/YYYY)'. The 'SSN' column has a note: 'SSN (NNN-NN-NNNN)'. The 'Gender' column has a note: 'Gender (Male/Female)'. The 'Status' column has a note: 'Status (Full-Time, Part-Time, Owner/business partner, Spouse of owner, COBRA)'. The 'Location' column has a note: 'Location (Headquarters)'. The 'Class' column has a note: 'Class (All Employees)'. The 'Address' column has a note: 'Address'.

When filling in the fields with employee data there are specific requirements for how the data needs to be entered for the information to import accurately. Please follow the steps to assist you in entering employee information.

Census Information (*Required Fields)																					
*Sequence Number (This will be used to uniquely identify a household, all members in a household will have the same Sequence number.)	*Relationship to Employee (EE/Spouse/Dependent)	Last Name	First Name	Middle Initial	Suffix (Jr., Sr., III, IV)	*DOB (MM/DD/YYYY)	SSN (NNN-NN-NNNN)	Gender (Male, Female)	Status (Full-Time, Part-Time, On-call, Business Partner, Spouse of owner, COBRA)	Location (Headquarters)	Class (All Employees)	Address Line 1	Address Line 2	City	*ZIP Code	County	State	*Tobacco (Y/N)	Tobacco Last Used (Y/N) within the past six months. This is required if the Tobacco has been "smoked."	Tobacco Last Used Date (MM/DD/YYYY) This is required if the Tobacco Last Used has been "smoked."	Annual Income
1	EE	Jones	Bob	S	III	5/4/1980	123-45-6789	Male	Full-Time	Headquarters	All Employees	123 Main St		Woodbury	55125	Washington	MN	N			
4	1	Dependent	Jones	Spencer	M	8/2/2012	555-12-1234	Male	Headquarters	Headquarters	All Employees				55125			N			
5	2	EE	Smith	James	R	6/12/1970		Male	Headquarters	Headquarters	All Employees				55125			Y	5/12/2013		
6	2	Dependent	Smith	Sally	W	3/15/2013		Female	Headquarters	Headquarters	All Employees				55125			N			
7	3	EE	Johnson	Alexus		5/15/1990		Female	Headquarters	Headquarters	All Employees				55125			N			
8	4	EE	Frederickson	Quinn		5/15/1991		Female	Headquarters	Headquarters	All Employees				55125			N			
9	5	EE	Jimson	Pierce		6/3/1970		Male	Headquarters	Headquarters	All Employees				55125			N			
10	6	EE	Bobson	Reddie		6/8/1961		Male	Headquarters	Headquarters	All Employees				55125			N			

To begin entering employee data into the spreadsheet **Start Here!**

The Sequence Number must be entered in column 'A' for each person in a household. Each household is assigned a number, all members in a household must be assigned the same number.

Relationship to the Employee must be entered in column 'B'. (EE signifies Employee.)

Enter the Full First and Last Name for each employee.

When entering employee DOB make sure you type in the format MM/DD/YYYY.

When entering the SSN you will need to follow the format NNN-NN-NNNN.

When Entering Gender you will need to enter either Male or Female exactly as shown.

	A	B	C	D	E	F	G	H	I	
1	Census Information (*Required Fields)									
	*Sequence Number (This will be used to uniquely identify a household, all members in a household will have the same Sequence number.)	*Relationship to Employee (EE/Spouse/Dependent)	Last Name	First Name	Middle Initial	Suffix (Jr., Sr., III, IV)	*DOB (MM/DD/YYYY)	SSN (NNN-NN-NNNN)	Gender (Male, Female)	
2										
3	1	EE	Jones	Bob	S	III	5/4/1980	123-45-6789	Male	
4	1	Dependent	Jones	Spencer	M		8/2/2012	555-12-1234	Male	
5	2	EE	Smith	James	R	Jr.	6/12/1970		Male	
6	2	Dependent	Smith	Sally	W		3/15/2013		Female	
7	3	EE	Johnson	Alexus			5/15/1990		Female	
8	4	EE	Frederickson	Quinn			5/15/1991		Female	
9	5	EE	Jimson	Pierce			6/3/1970		Male	
10	6	EE	Bobson	Reddie			6/8/1961		Male	

Location must be entered in column 'K' for each person in a household. All EE's and dependents must be entered as 'Headquarters' exactly as shown below.

Employee Class must be entered in column 'L' as 'All Employees' exactly as shown below.

Enter Address for EE only as the EE will manage all correspondence for the household.

Enter the City, Zip Code, County and State for the EE only.

K	L	M	N	O	P	Q	R
*Location (Headquarters)	*Class (All Employees)	Address Line 1	Address Line 2	City	*ZIP Code	County	State
Headquarters	All Employees	123 Main St		Woodbury	55125	Washington	MN
Headquarters	All Employees				55125		
Headquarters	All Employees				55125		
Headquarters	All Employees				55125		
Headquarters	All Employees				55125		
Headquarters	All Employees				55125		
Headquarters	All Employees				55125		
Headquarters	All Employees				55125		

Enter 'Y' or 'N' for each member in the household to indicate whether or not they use Tobacco. If they use Tobacco enter the last date they used Tobacco products.

Enter the Annual Income for the EE.

S	T	U	V
*Tobacco (Y/N)	Tobacco Last Used (Y/N) within the past six months. This is required if the Tobacco has been answered 'Y'	Tobacco Last Used Date (MM/DD/YYYY) This is required if the Tobacco Last Used has been answered 'Y'	Annual Income
N			
N			
Y	Y	5/12/2013	
N			
N			
N			
N			

If you follow these instructions and the data does not transfer properly please enter each person individually as the employee roster tool is under construction at this time.

After completing the process for entering employee data you will continue to make a Plan Selection for your employees.

You will be asked a series of questions aimed at identifying plans that you can later compare.

myMNSure Where you choose health coverage

FAQ | glossary

sign in

get help learn more

1 Quoting 2 Eligibility 3 Enrollment ?

Company Information Options Plans Contributions Summary Enroll

Frequently Asked Questions

>> More FAQs

Q. Who can use the new Exchanges?

Q. What is an Exchange?

Please be advised that as an Employer or Employer representative you must offer, at a minimum, all full time employees coverage in a QHP.

Employee Details [Import Employee Census](#)

Headquarters State: MN, ZIP Code: 55101, County: Ramsey Employee Count: 0

First Name	Last Name	DOB	Zip Code	EE Class	Tobacco Users
No Employees have been entered					

Add Employee

Previous Save & Exit Continue to Plan Selection

You may offer plans by one benefit level or choose several plans from all benefit levels.

What is a Benefit Level?

A benefit level is defined by a ‘metal level’:

- **Bronze:** the plan must cover 60% of expected costs for the average individual
- **Silver:** the plan must cover 70% of expected costs for the average individual
- **Gold:** the plan must cover 80% of expected costs for the average individual
- **Platinum:** the plan must cover 90% of expected costs for the average individual

Choose the first option if you want to offer all the plans within one benefit level. With this choice you will not be able to compare and select specific plans. All plans in that benefit level will be offered to your employees and you will quickly move on to the contribution portion of the application.

1 Quoting 2 Eligibility 3 Enroll

Company Information Options Plans Contributions Summary Enroll

Cost Modeler

Frequently Asked Questions
» More FAQs

Q. How do I search for an Agent or Broker?
Q. What is an Agent or Broker?

How would you like to shop for plans

Plan Selection Options:

I will choose from a wide selection of plans within a single benefit level.

I will select a few plans for my employees to select from.

Plan Selection Type:

By Location

Continue

Choose the second option if you want to be able to shop and compare benefits from all metal levels. With this option you can select specific plans and/or carriers. This gives you more control over the plans you are offering.

Make a selection and then click “Continue.”

Note: For every plan you choose to offer your employees, you will be receiving a contract & policy for each plan selected directly from the insurance carrier.

If you choose the first option you only have the option to offer all the plans within one benefit level. With this choice you will not be able to compare and select specific plans. All plans in that benefit level will be offered to your employees .

Click “Select” for each Metal Level you would like to offer, you can select one, some or all of the benefit levels.

Click “Continue” when you are finished.

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Cost Modeler

1 - Headquarters Plans 1 Deselect

Frequently Asked Questions
More FAQs

Q. What is a General Agency?
Q. How do I remove an Agent or Broker from my account?

Benefit Level Plans

Select the groups of plans you would like to offer your employees by selecting the metal level(s) below.

Available Plans for: Headquarters Select All Groups

Bronze Silver Gold Platinum

View Plans View Plans View Plans 0 Plans

1 plan from \$198.02 to \$198.02 1 plan from \$298.70 to \$298.70 1 plan from \$738.62 to \$738.62 0 plans from \$0.00 to \$0.00

Select Deselect Select

Save and Exit Continue

Metal Levels

- **Bronze:** the plan must cover 60% of expected costs for the average individual
- **Silver:** the plan must cover 70% of expected costs for the average individual
- **Gold:** the plan must cover 80% of expected costs for the average individual
- **Platinum:** the plan must cover 90% of expected costs for the average individual

If you choose the second option you have the option to shop and compare benefits from all metal levels. Place a checkmark in each box corresponding with the Metal Levels you would like to offer. With this option you can select specific plans and/or carriers. This gives you more control over the plans you are offering.

Click “Next Question” when you are finished.

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1 Quoting 2 Eligibility 3 Enrollment ?

Company Information Options Plans Contributions Summary Enroll

3 of 3 plans available.

4 preference(s) selected

Level

Carrier

Deductible

HSA

Wellness

What benefit levels would you like to include? ⓘ

Select as many levels as you would like to include in your search.

Learn More

Level	Carrier	Deductible	HSA	Wellness
<input checked="" type="checkbox"/> Bronze				
<input checked="" type="checkbox"/> Silver				
<input checked="" type="checkbox"/> Gold				
<input type="checkbox"/> Platinum				

1 plan from \$198.02 to \$198.02

1 plan from \$298.70 to \$298.70

1 plan from \$738.62 to \$738.62

0 plans from \$0.00 to \$0.00

Save and Exit >> Skip to Plans

Next Question



NOTE: By selecting these options only plans that best fit your preferences will be displayed. Plans that more closely fit your preferences will be displayed toward the top of the list.

To view the broadest array of plans you can select “Skip to Plans” in the bottom left hand corner of the page. You will have the option to sort through plan options later in the process as well.

1 Quoting	2 Eligibility	3 Enrollment				
Company Information 	Options 	Plans 	Contributions 	Summary 	Enroll 	

11 of 11 plans available.

- Level
- Carrier
- Deductible
- HSA
- Wellness

Do you have a preferred carrier? ⓘ



- Econ Health of MN
3 plans from \$203.73 to \$854.06 per Month
- Sacred Heart Corp
8 plans from \$96.07 to \$191.72 per Month

You have the option to select a preferred carrier or you may choose all options available to you by placing a checkmark in each box.

Save and Exit >> Skip to Plans

[Previous Question](#) [Next Question](#)



After you have indicated if you have a preferred carrier select “Next Question.”

Decide what deductible level you would like to have for your employees.

To view the highest number of available plans select the highest deductible amount. You can continue to narrow your search later in the process.

If you choose a plan with a high deductible the Affordable Care Act may require that you provide the option of an HSA to your employees.

If you plan to offer an HSA with a High Deductible Health Plan in 2014, please refer to IRS rules in regard to [HDHP's and HSA's](#) link.

The screenshot shows the myMNSure website interface. At the top left is the myMNSure logo with the tagline "Where you choose health coverage". To the right are links for "sign out", "get help", and "learn more". Below this is a navigation bar with three main steps: "1 Quoting", "2 Eligibility", and "3 Enrollment". Under "2 Eligibility", there are sub-sections: "Company Information", "Options" (highlighted with a red star), "Plans", "Contributions", "Summary", and "Enroll".

The main content area displays the question: "What annual deductible do you feel comfortable with?". Below the question is a dropdown menu showing "Up to \$2,000 (3 plans)". To the left of the dropdown is an image of several \$100 bills. To the right of the dropdown is a "Learn More" button.

At the bottom of the page, there are navigation buttons: "Save and Exit", "Skip to Plans", "Previous Question", and "Next Question". A red arrow points to the "Next Question" button.

NOTE: A Deductibles is a fixed dollar amount that must be paid toward health care costs before most, if not all, of the policy's benefits can be enjoyed.

Decide if you want to view High Deductible Health Plans that are eligible for a health savings account (HSA) as a option for your employees.

The screenshot shows the myMNSure website interface. At the top, there is a logo for myMNSure with the tagline "Where you choose health coverage". To the right, there are links for "FAQ | glossary", "sign out", "get help", and "learn more". Below this is a navigation bar with three main sections: "1 Quoting", "2 Eligibility", and "3 Enrollment". Under "2 Eligibility", there are sub-sections: "Company Information", "Options", "Plans", "Contributions", "Summary", and "Enroll". A red star is placed over the "Options" sub-section. Below the navigation bar, there is a question: "Are you interested in a health savings account (HSA) to prepare for future health expenses?". To the left of the question is a sidebar with a list of options: "Level", "Carrier", "Deductible", "HSA", and "Wellness". The "HSA" option is selected. To the right of the question, there is a "Learn More" button. Below the question, there is a paragraph: "Health Savings Accounts are available with high deductible health plans." and two radio button options: "I would like to find a plan that qualifies for a Health Savings Account" and "A Health Savings Account is not important to me." At the bottom of the page, there are buttons for "Save and Exit", "Skip to Plans", "Previous Question", and "Next Question". A red arrow points from the "Next Question" button to the text box below.

NOTE: A Health Savings Account (HSA) is a tax-advantaged medical savings account used with a high-deductible health plan (HDHP). The funds contributed to the HSA are not subject to federal income tax at the time of deposit and they roll over and accumulate year to year if not spent.

MNSure does not provide HSA services. Employers will need to partner with an HSA vendor if they want to offer this benefit to their employees. The MNSure marketplace does offer high deductible health plans that can be used with a Health Savings Account i.e. they will be noted as 'HSA-eligible'.

For any questions, please go to your broker.

Tax questions can also be redirected to your tax consultant.

Decide if you want to offer a plan that also offers a wellness program along with its benefits.

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3 of 3 plans available.

Level
Carrier
Deductible
HSA
Wellness

Are any of the following wellness programs of interest to you? ⓘ
Select as many wellness programs as you would like to include in your search.

Gym Membership Discount ⓘ
 Weight Loss Program ⓘ

Save and Exit Previous Question View Plans

After determining the benefits you would like to offer, you can compare plans side by side to determine which plans you would like to move forward with.

The screenshot displays the 'Available Plans for: Headquarters' section. It features a 'Compare Plans' button at the top left of the plan list. Three plan cards are shown, each with a 'Select Plan' button and a 'Cost Break Down' link. The left sidebar contains filters for 'My Preferences', 'Display Plans For:', and 'Frequently Asked Questions'. The top navigation bar includes '1 Quoting', '2 Eligibility', and '3 Enrollment' tabs.

Cost Break Down:
Provides you line by line detail of Total Costs by Employee.

These estimates assume that ALL eligible employees choose this plan.

Remember: this cost will be split between you and the Employee and you determine your contribution level.

Check the plans you want to compare, then select "Compare Plans."

Reminder: plan availability and provider networks will vary by employee location. Check networks and available providers for all Employees.

Compare plans by how closely they match your preferences. Additionally you can view the Summary of Benefits and Coverage (SBC) relative to each plan to assist in making your selection decision.

It may also be useful to print this page and any SBC's for later review.

1 Quoting	2 Eligibility	3 Enrollment			
Company Information	Options	Plans	Contributions	Summary	Enroll

[Return to plans](#)

[Print](#)

															
Plan Type	PPO	PPO	PPO												
Monthly Premium Cost	Total Cost: \$96.07 Cost Break Down Select Plan	Total Cost: \$186.27 Cost Break Down Select Plan	Total Cost: \$186.27 Cost Break Down Select Plan												
Percent match to your preferences	<div style="width: 50%;"><div style="background-color: green; width: 50%;"></div></div> 50%	<div style="width: 50%;"><div style="background-color: green; width: 50%;"></div></div> 50%	<div style="width: 0%;"><div style="background-color: green; width: 0%;"></div></div> 0%												
Your preferences	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Gym Membership Discount <input type="checkbox"/> Weight Loss Program You would like to find a plan that qualifies for a Health Savings Account - if possible. <input type="checkbox"/> A Health Savings Account is not important. 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Gym Membership Discount <input type="checkbox"/> Weight Loss Program You would like to find a plan that qualifies for a Health Savings Account - if possible. <input type="checkbox"/> A Health Savings Account is not important. 	<ul style="list-style-type: none"> <input type="checkbox"/> Gym Membership Discount <input type="checkbox"/> Weight Loss Program You would like to find a plan that qualifies for a Health Savings Account - if possible. <input type="checkbox"/> A Health Savings Account is not important. 												
	<table border="1"> <tr><th>Rating</th><th>Category</th></tr> <tr><td>coming soon</td><td>coming soon</td></tr> </table>	Rating	Category	coming soon	coming soon	<table border="1"> <tr><th>Rating</th><th>Category</th></tr> <tr><td>coming soon</td><td>coming soon</td></tr> </table>	Rating	Category	coming soon	coming soon	<table border="1"> <tr><th>Rating</th><th>Category</th></tr> <tr><td>coming soon</td><td>coming soon</td></tr> </table>	Rating	Category	coming soon	coming soon
Rating	Category														
coming soon	coming soon														
Rating	Category														
coming soon	coming soon														
Rating	Category														
coming soon	coming soon														

★ For a more detailed comparison click on the link "View/Print SBC" for a Summary of Benefits and Coverage.

Summary of Benefits and Coverage (SBC)

		
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"To find out more details about things like copays and coinsurance for certain types of services, as well as out of pocket maximums and other plan information, click on the View/Print SBC link."

[Return to plans](#)

Select this to return to plan overview.

[Print](#)

After comparing and selecting plans you will determine the best contribution type.

The screenshot shows the myMNSure web application interface. At the top left is the myMNSure logo with the tagline "Where you choose health coverage". On the top right, there are links for "FAQ | glossary", "sign out", "get help", and "learn more". Below the header is a navigation bar with three main steps: "1 Quoting", "2 Eligibility", and "3 Enrollment". Under "2 Eligibility", there are sub-sections: "Company Information", "Options", "Plans", "Contributions", "Summary", and "Enroll". The "Contributions" section is currently active. The main content area is titled "Determine the best contribution type" and includes a "Cost Modeler" button, a "Frequently Asked Questions" section with a "More FAQs" link, and a question "Can I compare plans from this page?". The main text explains that this step allows users to try different contribution amounts and benefit levels. It prompts the user to "Select a contribution type to estimate your costs" and offers two options: "Use a 'Reference Plan' to view costs on a specific plan" and "Set Contribution By: By Location". A red lightning bolt icon is next to the "By Location" option. At the bottom, there are "Save and Exit" and "Continue" buttons. A large red arrow points down from the "Continue" button.

Warning: There may be discriminatory issues by setting contribution by location. Please consult with you legal counsel or Broker.

DEFINED CONTRIBUTION:

Definitions:

Employer Choice: The employer **selects** one or more health plan options and **offers** them to their employees.

Employer Contribution: The amount the employer is willing to **contribute** towards an employee's selected health plan premium.

Employee Choice: The employee **selects** one of the health plans **offered** by the employer.

Employee Contribution: The amount the employee is required to **contribute** towards their selected health plan premium. Their contribution will be the difference between the employer contribution and the total premium cost of the selected health plan.

Eligible Employees: Employees for whom the employer has offered health plan benefits.

What is Defined Contribution within MNsure?

'Defined Contribution' is when the employer fixes their contribution to a reference plan and the employee pays the difference.

The employer has the option to offer one or more health plans to their employees.

If the employer offers only one health plan, that is the "reference plan".

If the employer offers more than one health plan, the employer must choose which plan will be the "reference plan".

The "reference plan" is important because it will be used to define the employer's contribution limit.

The reference plan can be any one of the multiple plans chosen.

How does this work?

The employer has the ability through MNsure to offer multiple benefit plans without increasing their contribution requirements.

After the employer chooses their reference plan, they must choose their **Fixed Percentage Amount per Employee** contribution level. With a fixed percentage, the employer and employee contribution *dollar amount* will be different for each employee because the premium is calculated based on employer location, age of eligible employee/dependent, and tobacco use.

The regulation requires a minimum 50% contribution of the premium of the reference plan for full-time employees.

Full-time employees are defined as those working 30 or more hours each week.

There is no requirement to offer a health plan to part-time employees. However, it is the employer’s choice to include part-time employees.

If the employer chooses to offer benefits to part-time employees, there are no minimum requirements for contribution. These eligible employees will be counted towards their participation requirements which is 75% or greater, after eligible waiver.

Eligible employees have the option to include their dependents under their selected health plan. However, there is no requirement for the employer to contribute to dependent coverage.

If the employer chooses to contribute to dependent coverage, there is no minimum requirement.

If the employer chooses not to contribute, the employee will be fully responsible for paying the full premium for their dependents.

The employer has the ability through MNsure to offer multiple benefit plans without increasing their contribution requirements.

EXAMPLE:

Simple Fixed Percentage – Multiple Plan Offerings:

Employer- Offered Plans	Employee	Total Pre- mium	Employer Contri- bution (%)	Employer Contri- bution (\$)	Employee Contri- bution (\$)
Bronze Plan	Employee A	\$300	--	\$200	\$100
Silver Plan	Employee A	\$400	50%	\$200	\$200
Gold Plan	Employee A	\$500	--	\$200	\$300
Platinum Plan	Employee A	\$600	--	\$200	\$400
<hr/>					
Bronze Plan	Employee B	\$450	--	\$300	\$150
Silver Plan	Employee B	\$600	50%	\$300	\$300
Gold Plan	Employee B	\$750	--	\$300	\$450
Platinum Plan	Employee B	\$900	--	\$300	\$600

In this example, the employer has chosen the Silver Plan to be their reference plan and they have decided to offer the minimum contribution of 50%. As illustrated, the employer contribution dollar amount changes for each employee because employees’ premiums are based on the employer’s location, age of the employee, and tobacco use status.

Now you need to determine what employer contribution amount you would like to offer.

Click “Continue” to proceed.

The screenshot shows the myMNSure web application interface. At the top left is the myMNSure logo with the tagline "Where you choose health coverage". To the right are links for "FAQ | glossary", "sign out", "get help", and "learn more". A teal navigation bar contains three steps: "1 | Quoting", "2 | Eligibility", and "3 | Enrollment", with a question mark icon on the right. Below this is a sub-navigation bar with icons for "Company Information", "Options", "Plans", "Contributions", "Summary", and "Enroll". The main content area is titled "Determine the best contribution type" and includes a "Cost Modeler" button, a "Frequently Asked Questions" section with a "More FAQs" link, and a "Can I compare plans?" question. The main text explains that this step allows users to try different contribution amounts and benefit levels. Below this is a section titled "Select a contribution type to estimate your costs" with a radio button selected for "Pay a percentage of the plan cost for each employee". At the bottom of the main content area are three buttons: "Previous", "Save and Exit", and "Continue". A large red arrow points to the "Continue" button.

After choosing the reference plan and how you will offer your contributions, you can estimate how much your costs will be based off your chosen contributions.

myMNSure Where you choose health coverage

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1 Quoting 2 Eligibility 3 Enrollment

Company Information Options Plans Contributions Summary Enroll

Cost Modeler

Frequently Asked Questions
More FAQs
Can I compare plans from this page?

All Employees: Reference plan contribution
Enter the percentage that you would like to contribute for your employees and dependents that a plan to calculate your estimated costs.

Headquarters
All Employees

Employer Contribution:
2 Employees: 50.00%
2 HSA Contribution: 10.00%

Reference plan: Sacred Heart Sacred Heart Plan 5
View Plan Details
Change Reference Plan
Est. Total Monthly Cost: \$186.27

Contribution Summary for the Reference plan selected		
Employee Only	Dependents	
Avg. Employer Contribution \$83.14	Avg. Employer Contribution \$0.00	
HSA		
Avg. HSA Contribution \$9.31		
Total Employer Contribution		
2 Employees		\$186.27
0 Dependents		\$0.00
2 HSA		\$37.25
Monthly Total		\$223.52

Previous Save and Exit Continue

You can switch your reference plan options to see how your costs may change with each selection. See the next page for steps.

If you click 'View Plan Details' you can see the benefits offered by this plan. (See next page.)

HSA contribution is only available in percentages at this time. This is only used as a cost estimator. You will need to work with HSA admin to define actual contribution amounts for your Employees.

Minimum Contribution required of 50% for full-time employees.
Minimum Contribution is waived if Enrolling between 11/15/13 and 12/15/13.

Choosing your Reference plan allows you to see how your costs may change with each selection. Click “Select this plan” to choose your reference plan.

Select Reference Plan

Show 10 Entries Search

Plan Name	Est. Total Monthly Cost	
Econ Health Small Group Bronze	\$320.08	Select this plan
Econ Health Small Group Gold	\$1,289.54	Select this plan
Econ Health Small Group Silver	\$485.58	Select this plan

Showing 1 to 3 of 3 Entries First Previous 1 Next Last

Cancel

If you click ‘View Plan Details’ you can see the benefits offered by this plan. You will also have the option to print this page for your records.

View Plan Detail

Return to the Contribution Page Print

Small Group Silver Silver

Plan Type	HMO				
Monthly Premium Cost	Total Cost: \$485.58				
Deductible	\$4,000.00				
Percent match to your preferences	0%				
Percent match to your preferences	0%				
Your preferences	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Gym Membership Discount <input checked="" type="checkbox"/> Weight Loss Program <input checked="" type="checkbox"/> You would like to find a plan that qualifies for a Health Savings Account - if possible. <p>A Health Savings Account is not important.</p>				
Overall Quality Rating	<table border="1"> <thead> <tr> <th>Rating</th> <th>Category</th> </tr> </thead> <tbody> <tr> <td>coming soon</td> <td>coming soon</td> </tr> </tbody> </table>	Rating	Category	coming soon	coming soon
Rating	Category				
coming soon	coming soon				

Summary of Benefits and Coverage (SBC)

View/Print SBC

To find out more details about things like copays and coinsurance for certain types of services, as well as out of pocket maximums and other plan information, click on the View/Print SBC link.

Return to the Contribution Page Print

As the last step in the quoting portion of the application you can view your company's profile with the elected coverage and contribution offerings.

Select "Proceed to Eligibility Application" to continue.

myMNSure Where you choose health coverage

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1 Quoting 2 Eligibility 3 Enrollment

Company information Options Plans Contributions Summary Enroll

Company Profile Summary: ABC

Effective date of coverage: 02/01/2014

Company And Employee Information

Locations: Headquarters
State: MN
Zip Code: 55101

Classes: Headquarters
All Employees
Employees: 2

Plan Selection Type: Plan

Headquarters

All Employees

Sacred Heart Plan 1	Bronze	\$96.07
Sacred Heart Plan 5	Gold	\$186.27
Sacred Heart Plan 7	Platinum	\$186.27

Contribution Type: Reference Plan

Headquarters

All Employees

Selected Reference Plan	Sacred Heart Plan 5
Employee:	HSA:
50.00%	10.00%

Total Monthly Costs

Employer Contribution
\$186.27
per month

Employee Contribution

Low	High
(\$6.67)	\$74.51
per month	per month

HSA Contribution

Low	High
\$9.61	\$18.63
per month	per month

Summary Details

Your company's summary has been saved. Feel free to print or share your company's profile summary for future use.

Print Share

Previous

Proceed to Eligibility Application

Print or Email: you will not be able to access information once you complete enrollment.

Estimated Total Monthly Costs: this is the total estimated cost based on all eligible employees.

Employer Contribution: this is the amount the employer is planning to contribute.

Employee Contribution: this is the per month average cost per employee.

HSA Contribution: This is the estimated average amount contributed per employee.



You have finished the Quoting process and will now begin the Eligibility Process .

The screenshot shows the myMNSure website interface. At the top right, there is a link for "FAQ | glossary". The main header includes the myMNSure logo and the tagline "Where you choose health coverage". Navigation buttons for "sign out", "get help", and "learn more" are visible. A teal progress bar at the top indicates the current step: "1 Quoting", "2 Eligibility" (highlighted with a red star), and "3 Enrollment". A question mark icon is also present in the bar.

Steps to expect while you go through this process

Get Started.
Items you may need to help you through this process

- ✓ Number of Full and Part Time employees
- ✓ Employee's Name, Date of Birth, SSN along with dependent details
- ✓ Employment status: Full Time, Part Time, etc.

- 1 Company Information**
You will be able to review the data you already entered, as well as add more information about your company.
- 2 Employee Information**
You will be able to review the data you already entered, as well as enter the email address of your employees.
- 3 Confirmation**
You would need to enter your title and provide electronic signature consenting for verifying your data against external data sources.
- 4 Enroll in the exchange**
If you are determined eligible for exchange participation, you will be able to continue with your enrollment application. In the case where you are determined ineligible, you will have an option to appeal the eligibility determination.

At the bottom of the page, there is a "Save & Exit" button on the left and a "Next" button on the right, with a large red arrow pointing from the "Next" button towards the right.

The Eligibility process requires that you provide additional information about your company and finalize information about your employees. You will also need to attest to eligibility in the MNSure marketplace.

Enter Employer Information:

Total Monthly Costs

Employer Contribution
\$138.27 per month

Employee Contribution
Low (\$8.87) High (\$74.61) per month

[View My Summary](#)

Frequently Asked Questions

Q: How do I remove a General Agency from my account?

Q: What is a Navigator?

[More FAQs](#)

Employer Information

To finalize your participation in the Exchange, we need to set up an account and collect additional information about you.

Employer name & address

*Employer name

Doing business as (name)

*Federal Employer Identification Number (EIN)

*Employer Type

*Business Type

Primary business address

*Business address Line 1

Business address Line 2

*City

*State

*ZIP Code

Contact name & email address

Check here if you are the contact?

Name

*First Name Middle Initial

*Last Name Suffix

Title

*E-mail address

Contact mailing address

Check here if the contact address is the same as the primary business address?

Address

Mailing address Line 1 Mailing address Line 2

*City *State *ZIP

Contact preferences

Preferred phone number

Phone type Phone number Phone number

Secondary phone number

Phone type Phone number Phone number

*Fax number

Preferred spoken language

Preferred written language

Notices and monthly invoices will be sent electronically. Check here if you also want to get paper notices by mail.

Would you like to add a secondary contact?

[Previous](#) [Save & Exit](#) [Continue](#)

 The contact located in this location needs to be the same person who created the account and can Attest to eligibility in MNsure marketplace. (Pages 3 & 46.)

Please be sure to complete all required fields. If you do not have a Secondary phone number or Fax number please just re-enter your preferred phone number in those two fields.

Now that you are interested and want to enroll we are going to collect some additional detailed information from you as the employer.

MNsured is focused on providing you all the information you need electronically, either within our online tool or via email. If you choose we can send you any notifications or communications via United States Postal Service.

Review employee information and if needed correct any errors.

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1 Quoting 2 Eligibility 3 Enrollment

Company Information Confirmation

Total Monthly Costs

Employer Contribution
\$186.27
per month

Employee Contribution
Low (\$6.67) High (\$74.51)
per month per month

[View My Summary](#)

Frequently Asked Questions

Q. What is an Agent or Broker?
Q. What is a General Agency?
[More FAQs](#)

Finalize Employees

Finalize Your Employee Information. Complete the roster to confirm the employees who will be eligible to enroll in coverage.

[Import Employee Census](#)

Headquarters
State: MN, Zip Code : 55101
Employee Count : 2

First Name	Last Name	Date of Birth	ZIP Code	EE Class	Tobacco Users	
Jimmy	Johns	01/01/1990	55101	All Employees	0	
Kelly	Smith	02/02/1992	55101	All Employees	0	

[Export Census](#)

[Add Employee](#)

[Previous](#) [Save & Exit](#) [Continue](#)

To continue with the eligibility process, we will need additional information/details about each employee.

Click on the pencil to make changes to employee information.

If you are satisfied with your Medical coverage selections, you are ready to complete the process by attesting to eligibility in the MNsure marketplace, digitally signing , and selecting “Submit.”

If you are interested in offering Dental coverage to your employees please visit the “dental information” page under the “small business” section of the MNsure homepage.

The person attesting to eligibility in MNsure marketplace needs to be the same person listed as account creator as well as the contact in prior steps. (Pages 3 & 44.)

The Online security credential field should be left blank.

Attest to eligibility in MNsure SHOP coverage, digitally sign, and select “Submit.”

After you have digitally signed and confirmed your eligibility to participate in the MNSure SHOP Exchange, your information will need to be reviewed and you will be informed of the eligibility determination.

You should receive a confirmation page if all data was input accurately and accepted by MNSure SHOP!

Click on the “Enrollment Application” link to proceed to the enrollment process.

The screenshot shows the myMNSure website interface. At the top left is the myMNSure logo with the tagline "Where you choose health coverage". To the right are navigation links: "sign out", "get help", and "learn more". Below the header is a teal bar with a question mark icon. The main content area is titled "Welcome ABC Company" and features a "Congratulations!" message. A callout box points to this message, stating: "You are almost done, please move on to the last section ENROLLMENT." Below the message is an "Enrollment Application" button. To the right is a "Quick Links" section with links for "Contact Exchange Admin", "Frequently Asked Questions", and "View Eligibility Application". Below that is a "Tax Credit" section with an "Estimate Tax Credit" button. A callout box points to this section, stating: "View and Print your Eligibility Application: This is a summary of entered so far. You will not be able to view this information once you complete the Enrollment Application." At the bottom left is a "Current Broker" section with a "Change Broker" button. A callout box points to this section, stating: "If you have elected a broker, they will appear here. You also have the option to change your broker at this point if needed." In the center is a "Resources" section. A callout box points to the "Enrollment Application" button, stating: "Please make sure to complete enrollment on the Exchange by 11/20/13 to ensure Exchange participation for the requested coverage date of 1/1/14."

You are almost done, please move on to the last section ENROLLMENT.

View and Print your Eligibility Application: This is a summary of entered so far. You will not be able to view this information once you complete the Enrollment Application.

If you have elected a broker, they will appear here. You also have the option to change your broker at this point if needed.

Please make sure to complete enrollment on the Exchange by 11/20/13 to ensure Exchange participation for the requested coverage date of 1/1/14.

If you receive the following screen, your eligibility will need to be further reviewed before you can continue with the enrollment process. The SHOP team will contact you regarding next steps.

The screenshot shows the myMNSure website interface. At the top left is the myMNSure logo with the tagline "Where you choose health coverage". To the right of the logo are links for "FAQ" and "glossary". Further right are buttons for "sign out", "get help", and "learn more". A teal navigation bar contains a question mark icon. The main content area is titled "Welcome ABC" and features a prominent green box with the heading "Current Progress: Pending Verification". Below this heading, a message states: "Our records indicate that you have submitted an application to determine your eligibility for exchange participation. The details provided in your application will be verified by the exchange and you will be informed of the results of the eligibility determination." Below the message are two input fields labeled "Current Broker" and "Resources". On the right side, there is a "Quick Links" section with links to "Contact Exchange Admin" and "Frequently Asked Questions", and a "Tax Credit" section with a brief explanation and a "Calculate Tax Credit" button.

FAQ | glossary

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?

Welcome ABC

Current Progress: Pending Verification

Our records indicate that you have submitted an application to determine your eligibility for exchange participation. The details provided in your application will be verified by the exchange and you will be informed of the results of the eligibility determination.

Current Broker

Resources

Quick Links

[Contact Exchange Admin](#)

[Frequently Asked Questions](#)

Tax Credit

Under the Patient Protection and Affordable Care Act, many small businesses can receive a tax credit on their health insurance premiums.

Calculate Tax Credit

As the last step in the process you will enter information regarding how you would like to conduct enrollment.

The screenshot shows the myMNSure website interface. At the top left is the myMNSure logo with the tagline "Where you choose health coverage". To the right are links for "FAQ | glossary" and a "sign out" button, with "get help" and "learn more" buttons below it. A teal progress bar at the top indicates three steps: "1 Quoting", "2 Eligibility", and "3 Enrollment", with a red star highlighting the "3 Enrollment" step. Below the progress bar is a section titled "Steps to expect while you go through this process". This section contains a "Get Started" box with a checklist: "Requested Coverage date", "Enrollment Start Date", and "Enrollment End Date". To the right are two numbered steps: "1 Company Information" and "2 Employee Information", each with a brief description of the information to be entered. At the bottom left is a "Save & Exit" button, and at the bottom right is a "Next" button with a large red arrow pointing towards it.

Please make sure to complete enrollment on the Exchange by 11/20/13 to ensure Exchange participation for the requested coverage date of 1/1/14.

**Enter information for all empty fields and review for accuracy.
When finished entering information submit your application.**

myMNSure Where you choose health coverage

sign out
get help learn more

1 Quoting 2 Eligibility 3 Enrollment ?

Company Information Company Contribution Eligibility Rules Confirmation

Total Monthly Costs

Employer Contribution
\$100.00
per month

Employee Contribution
Low **\$7.20** High **\$8.25**
per month per month

[View My Summary](#)

Frequently Asked Questions

Q. How do I search for an Agent or Broker?

Q. What is an Agent or Broker?

[More FAQs](#)

Employer Information

To finalize your participation in the Exchange, we need to set up an account and collect additional information about your company.

Employer name & address

Employer name: ABC

Doing business as(name)

* Federal Employer Identification Number(EIN) 90-8765432

* Employer Type Private sector

* Business Type C Corporation

Open Enrollment Period

* Coverage Effective Date 01/01/2014

* Enrollment Start Date

* Enrollment End Date

Primary business address

Be sure to include correct dates. Open Enrollment for employees must be 14 days long, and be completed at least 20 days prior to plan effective date.

Note: If your coverage date is January 1, 2014. Employee Open Enrollment (OE) must be completed by December 14th, 2013 and initial payment by December 19th, 2013. Late payments will result in the effective date of the plan changing to one month later.

When you have completed your enrollment application successfully you should receive the following message welcoming your business to the MNsure Exchange.

The screenshot shows the myMNSure website interface. At the top left is the myMNSure logo with the tagline "Where you choose health coverage". To the right of the logo are links for "FAQ" and "glossary". Further right is a teal "sign out" button, with "get help" and "learn more" buttons below it. A teal horizontal bar at the top right contains a white question mark icon. Below this bar, the text "Welcome Suzy's Market" is displayed. A light green box contains the heading "Current Progress: Enrollment Completed" and the text "Our records indicate that you are enrolled with the Exchange. By using the navigation menu you can manage your companys account." Below this are two white boxes with grey headers: "Current Broker" and "Resources".

If you do not receive this message it's possible there were errors while entering your information. Please go back to verify all information. Keep any user ID and password information safe and secure for future use of the MNsure website.

What's Next?

After you have enrolled your business through MNsure you will need to have your employees enroll during our Open Enrollment period. Shortly after your employees have enrolled you will receive an invoice from MNsure. See below for additional information about employee enrollment and invoicing.

Employee Open Enrollment

- **12/1/13 - 12/9/13:** Employee will review coverage options.
- **12/9/13 - 12/14/13:** Employee will use the website to create an account & select benefits.

Payment:

All MNsure payments for small business billings will be processed using our online payment system through US Bank.

- **MNsure will collect the initial premium payment from you after employee open enrollment.**
- **To complete open enrollment for your business, MNsure must receive payment in full (for all employees and dependents) for the first month of coverage by December 19, 2013. This will activate the coverage for your employees on January 1, 2014.**

On-going premium collection

- Electronic invoices are sent on the 5th of each month.
- Premium payments are due on the 25th of the month the invoice was sent.

All payments must be made through the online payment system.

Mid-month enrollment

- Full payment is due for enrollment during the 1st -15th of the month.
- From the 16th to the end of the month no payment is due.

Payment must be received by the 15th to start coverage on the 1st of the next month.

FAQ:

What happens when you need to change someone's eligibility information?

You will be responsible to let MNSure know when you would like to add or remove employees and/or dependents from your coverage. If this is not done the individuals coverage may be affected or you may be billed incorrectly.

Qualifying Events: Outside of the open enrollment period indicated by the Employer, employees must have a 'Qualifying Event' occur in order to make changes to their coverage. Having a qualifying event will also allow an individual to enroll in a health insurance plan outside of the designated open enrollment period.

Click for examples of what might count as a [Qualifying Event](#).

What if my business was determined ineligible and I want to Appeal?

It is your right to appeal if you feel that MNSure has made an incorrect decision or action about your application. MNSure will not retaliate against or penalize consumers for filing an appeal. We encourage you to call us and discuss why this might have happened. You may also Visit <http://www.mnsure.org/help/appeals.jsp> for more information.

Can I just give my employees money, a flat-dollar amount or subsidy to shop for and purchase their own insurance?

At this time we do not have the option for an employer to contribute a flat-dollar, subsidy or fixed rate toward premiums. MNSure has a percent contribution model available for its defined contribution model. MNSure allows employers to control their costs and still offer their employees health plan choice by selecting a reference plan. If the employer chooses to go with the flat-dollar amount or subsidy as an approach to providing healthcare to their employees they will need to consult with their Broker and/or Tax Advisor.



Thank You for taking the time to enroll and offer your employees health care coverage through MNsure.

We are here to assist you if you have any questions while navigating our webpage. Please contact our contact center:

**Toll-free Contact Center line:
1-855-366-7873 (1-855-3MNSURE)**

Hours:
Monday – Friday: 7:30 am to 8:00 pm
Saturday: 9:00 am to 4:30 pm