April 17, 2014

April 22 is an important deadline! MNsure has reviewed all 36,000 Enrollment Attempt forms that were submitted prior to the March 31 deadline and determined that just over 23,000 of these individuals had not made any other attempt to enroll. These consumers must go online and complete an application by Tuesday, April 22 as outlined in MNsure's recent press release. We have sent an email with instructions to nearly 21,000 of these consumers and are contacting the remainder by phone.

If you are aware of consumers that completed the Enrollment Attempt form in the final days of Open Enrollment, please reach out to them to make sure they go online and complete the enrollment process prior to the April 22 deadline. If they are determined eligible for Medical Assistance or MinnesotaCare, the Department of Human Services or their local county agency will contact them to complete their enrollment. If they are determined eligible to enroll in a qualified health plan, they will need to pay their health insurance company directly and ensure payment is received by April 30. Please note this means the health insurance company must have the payment in hand by April 30, not postmarked by April 30.

Announcements

ARC closed the morning of April 22. The Assister Resource Center (ARC) will be closed on Tuesday, April 22 from 8:00 a.m. to 11:00 a.m. to allow the team to physically relocate. During the closure, the navigators@mnsure.org email will be monitored for the reporting of any system issues. All emails and phone messages received during the closure will be returned when the ARC reopens. (Note: the ARC is closed 8:00 a.m. to 9:00 a.m. each Tuesday to accommodate a weekly staff meeting.)

Submitting evidence of a "good faith" attempt to enroll. Consumers can use records of working with a navigator or broker as evidence that they made a "good faith" effort to enroll prior to the March 31 deadline. If a consumer requires this evidence, navigators should complete the attached form and mail it to MNsure. Remember, as outlined above, these consumers must go to MNsure.org, create an account and complete the enrollment process by Tuesday, April 22. The attached form must be postmarked by April 23 so that we have it available to match with a consumer's application.

SMRT process changes. Effective April 1, 2014, processing agencies (such as counties) are no longer responsible for gathering the forms and medical documentation on behalf of the State Medical Review Team (SMRT). The processing agency will send a referral to SMRT and SMRT will work directly with clients and providers to gather the needed information.

Navigators and certified application counselors (CACs) should fax documentation directly to SMRT, but only **after** the processing agency has sent the referral. The cover sheet for the faxed documentation should include the consumer's name, date of birth and Person Master Index (PMI) number, if available. The SMRT fax number is 651-431-7457 or 800-662-3359.

A SMRT disability determination may be needed when the consumer is not certified disabled by the Social Security Administration (SSA) and:

- The consumer is requesting services through a home- and community-based services waiver program (CAC, CADI, or BI waiver)
- The consumer needs a disability determination in order to be eligible for MA. This includes:
  - Children under age 18 with a disability whose family income is greater than 280% FPG, in order to access the TEFRA option.
  - Adults without children, between the ages of 19 and 64, with a disability whose income is greater than 138% FPG.

- Working adults with a disability who need to access MA-EPD.

News & Updates

Case status requests. ARC staff can only help you with up to three case status requests via phone. Please submit the Case Status Request form via email when you need to check on more than three cases or if you are unable to reach ARC staff via phone (rather than leaving a message). Instructions for submitting the form are found on page 34 of the Navigator/CAC Manual.

Case association. The ARC can associate a navigator or CAC with a submitted application **before** eligibility has been determined and enrollment is complete. Once eligibility has been determined and enrollment is complete, the association cannot be made. Please follow the case association process found in the Navigator/CAC Manual:

- Pages 32 – 33 for associations that were not made on the Application for Health Care Coverage and Help Paying Costs (DHS-6696) - Appendix C or when entering the online application.
- Pages 30 – 31 for associations with the Minnesota Health Care Programs Application for Certain Populations (DHS-3876) submitted to a county, which are entered into a legacy system.

MinnesotaCare premium billing. DHS began sending premium invoices to MNsure clients eligible for MinnesotaCare. Clients eligible for MinnesotaCare coverage via MNsure in May will have coverage regardless of whether premium payments are received by the due date indicated on the invoice. Outstanding balances will be carried over into the next premium bills. Closing coverage for not paying premiums will not begin until system issues causing invoice errors are fixed. Clients who think their premium invoice may be incorrect can contact the MinnesotaCare Operations unit at DHS (651-297-3862 or 800-657-3672). Note that this number may be different than the number that appears on the invoice.

Resources

Twin Cities navigator networking event: The Minneapolis Urban League is hosting a MNsure Navigator Networking event on Friday, April 25, from 4:00 to 6:00 pm at Pat's Tap (3510 Nicollet, Minneapolis). To RSVP, please contact Angela Williams with the Minneapolis Urban League at 612-302-3145.

Reminders

Regional navigator calls. The next series of regional navigator calls are scheduled for Wednesday, April 23. Please be aware that we are only able to accommodate the first 150 callers for each call. Please try to use one phone line per organization and only call into one region. Call schedule:

- Twin Cities Metro: 12:30 to 1:00 pm
- Northern Minnesota: 1:15 to 1:45 pm
- Southern Minnesota: 2:00 to 2:30 pm

Toll-free dial-in number (U.S. and Canada): (888) 742-5095
Conference code: 6278187032

Submit your enrollment events to MNsure. We are continuing to advertise enrollment opportunities for consumers. Please remember to submit your enrollment events.

Case changes reminder. Do not re-apply for consumers as a means of reporting or making a change to a case. Report case changes to the servicing agency for consumers who already have an eligibility determination or who have an application pending. Re-applying creates duplicate cases for consumers who may then experience service delays or billing issues.

Did You Know?

Special enrollment periods: Now that open enrollment has closed, for many consumers, their only opportunity to enroll in health insurance before the next open enrollment period is if they have a qualifying life event. Our recently published Special Enrollment Period Guide outlines the life events that trigger a special enrollment period. But did you know…

- Divorce by itself is not a qualifying life event. However, divorce may cause a qualifying event to occur – such as loss of minimal essential coverage because an individual is no longer eligible for their spouse's health care plan or an individual already enrolled on MNsure becomes newly eligible or ineligible for premium tax credits because they have a change in income or family size.
- Job loss by itself is also not a qualifying life event, but the loss of minimal essential coverage that was provided by the job would be a qualifying event.
- Generally, the 60-day period to enroll or change plans begins on the date of the qualifying event, not on the date they report the change to MNsure.
- Loss of minimum essential coverage for the purposes of a special enrollment period occurs when a person is no longer eligible for the health coverage (such as a result of leaving a job or losing eligibility for Medical Assistance). Losing health coverage due to failure to pay premiums or voluntarily terminating coverage (such as opting out of employer-provided insurance) does not trigger a special enrollment period.

Remember, if you have any helpful facts you'd like to share with other navigators, please send them to navigators@mnsure.org with the subject line "Did you know?"

Further Info/Help

If you need answers and/or help:

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