



June 12, 2014

## Announcements

**Share your stories about the newly insured!** On Wednesday we were happy to [announce](#) that Minnesota's uninsured rate has reached a record low, dropping from 8.2 percent to 4.9 percent in the first seven months of MNsure. That's a reduction of about 40 percent, or 180,500 individuals who were previously uninsured and now have coverage. We still have plenty of work to do to reach the 264,500 that remain uninsured...but your hard work has transformed the lives of so many Minnesotans. That's something to celebrate!

MNsurance is asking navigators to help us highlight the people behind these numbers. If you have collected stories from individuals that came to you uninsured and were able to successfully enroll in coverage, please let us know by sending an email to [communications@mnsure.org](mailto:communications@mnsure.org). We can work with these individuals to help them share their experience.

**Remember that online services and the MNsure Contact Center are unavailable this weekend.** Please be aware that online application and account services will not be available from 9:00 pm on Friday, June 13 until 6:00 am on Monday, June 16. In addition, the Contact Center will be closed on Saturday, June 14, and will reopen on Monday, June 16 at 8:00 am. As an alternative, navigators can use the [Kaiser Family Foundation Subsidy Calculator](#) to screen consumers for eligibility and schedule future appointments.

**MNsurance Contact Center changing to summer hours Monday, June 23.** The MNsure Contact Center will be closed on Saturday, June 21, and will reopen on Monday, June 23, with new summer hours: 8:00 am to 6:00 pm, Monday through Friday.

## News

**Special Enrollment Period for consumers who wish to cancel COBRA coverage.** COBRA coverage is considered Minimal Essential Coverage (MEC). Therefore, once open enrollment closes, individuals enrolled in COBRA coverage are not able to switch to other coverage until their COBRA benefits are exhausted (the exception are individuals eligible for Medical Assistance or MinnesotaCare). Outside of open enrollment, consumers have two options regarding COBRA coverage:

1. Decline the initial offer of COBRA coverage and qualify for a Special Enrollment Period.
2. Wait until COBRA benefits are exhausted and qualify for a Special Enrollment Period.

MNSure, however, will be announcing a one-time Special Enrollment Period for consumers who wish to cancel their COBRA coverage prior to its expiration. These consumers will need to enroll and pay by July 15. A formal announcement and instructions will be issued early next week.

**Submission of verifications with a paper application.** Effective immediately, consumers who report on the application that they have applied for a Social Security Number (SSN) may include the proof of application for the SSN with their paper application.

However, other verifications, such as proof of income, should NOT be submitted with a paper application. The eligibility system must first use electronic sources to verify program requirements. If a requirement cannot be verified electronically, then a request for verification is issued to the consumer.

Remember that eligibility for MinnesotaCare and Advanced Premium Tax Credits can be determined without manual proofs. Only Medical Assistance eligibility is pended until manual proofs are submitted.

**Transitioning MinnesotaCare enrollees to MNSure to begin soon.** We will soon begin the process of moving MinnesotaCare enrollees who are currently enrolled through one of our legacy systems (MMIS) into MNSure. The first step of this process is anticipated to impact approximately 14,000 adults without children enrolled in MinnesotaCare. A more detailed announcement will be made shortly.

**Next series of regional navigator calls.** The next series of regional navigator calls are scheduled for Thursday, June 19 (please note the change from Wednesday to Thursday to accommodate a MNSure board meeting). We will spend some time discussing a navigator program policy statement that will be released next week. 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: (888) 742-5095

Conference code: 6278187032

## Reminders

**Applications for Emergency Medical Assistance (EMA).** We have received several questions about the appropriate way to submit an application for Emergency Medical Assistance. As a reminder, new applications for EMA should be submitted to the appropriate county/tribal agency using the [MNSure Application for Health Coverage and Help Paying Costs](#) (DHS-6696) or the [Minnesota Health Care Programs Application for Certain Populations](#) (DHS-3876), whichever is applicable. See [Bulletin #14-21-02](#) for information about who should use the DHS-3876. All other applicants should use the DHS-6696. (More details are in the May 22 Navigator Communication.)

**Associating a navigator with an application for Certain Populations (DHS-3876).** Recently, we have received questions for how a navigator can get credit for assisting an individual with completing the [Minnesota Health Care Programs Application for Certain Populations](#) (DHS-3876). This is for certain applicants whose eligibility should be determined by a county agency. To associate yourself with a DHS-3876 application for payment, please follow the procedures on page 30 of the [Navigator/CAC Manual](#). Unfortunately, this association will only enable a navigator to get the per-enrollee payment, it will not enable the servicing agency (county/tribal agency) to know you are connected with the application. If you need to talk to a servicing agency about a case, please contact the Assister Resource Center first. (More details are in the April 24 Navigator Communication.)

## Updates

Here is the most current status of frequently asked questions:

- **Navigator payments.** Final steps for calculating the 2014 First Quarter payments are underway. The payments should be issued by next Tuesday. A payment statement will also be sent to your organization's primary contact within the next few days.
- **New navigator certification process.** The ARC is currently reviewing submitted rosters will be sending out training information to new navigators and CACs by next week. If you have not already done so, please have the new staff person sign and submit a [Background Study Consent Form](#), which is found under "forms" on the [Navigator/CAC resource page](#). Scan and email the form to [navigators@mnsure.org](mailto:navigators@mnsure.org).
- **Processing life changes.** We are currently processing life changes reported during open enrollment (10/1/13 through 3/31/14) related to adding members to existing households. For consumers enrolled in a Qualified Health Plan, we are now adding newborns and other household members that were reported after the initial application was submitted. For Medical Assistance and MinnesotaCare consumers, we are adding newborns and are finalizing procedures for adding other members of the household. Our first priority continues to be to add individuals that do not have coverage.
- **Special enrollment periods.** MNsure is continuing to call consumers to gather needed information from individuals who applied after 3/31 to verify that they qualify for coverage. Consumers that qualify for a [special enrollment period](#) are being processed for coverage.
- **Paper applications.** We have processed all paper applications we have received prior to 6/3/14 and determined these applications to be complete, incomplete or pending. We are currently processing applications received within the last two weeks. We continue to receive approximately 150 to 200 new paper applications per day. Please work with your clients to be sure applications are complete. Approximately 40 percent of paper applications are incomplete and require additional information from the consumer before the application can be processed.
- **Retroactive Medical Assistance (MA).** The current system is unable to determine eligibility for retroactive Medical Assistance (MA). Until this functionality can be added, an alternative process is being developed to enable county agencies to determine retroactive MA eligibility. These procedures are in the final stages of development and are expected to be released this month.

- **Incorrect eligibility start dates.** Eligibility cannot begin sooner than the month in which a paper application is entered into the system. This results in the incorrect eligibility start date for paper applications that are entered in a month following the month the application is received. We are currently determining the best way to identify and correct the start date for impacted applicants.
- **Eligibility notices.** We have not been able to generate notices intended to inform clients about their eligibility and enrollment status. We are in the final stages of testing and we anticipate that we will begin generating eligibility approval notices this month.
- **Navigator self-service changes.** We are developing an on-line process for navigator organizations to submit directory and roster updates. We will share a timeline for launch soon.
- **New navigator contracts.** We are developing a streamlined process for contracts and amendments, which we anticipate implementing soon. Along with the new process, we are hiring a contracts coordinator to manage our partner agreements. Once these two things are in place, not only will on-hold contracts be processed, but we'll also be starting amendments for all current contracts. Ahead of next open enrollment period, we'll be extending all contracts through June 30, 2014.

## Upcoming Events

**MNSure Board of Directors meeting.** The next meeting of the [MNSure Board of Directors](#) is June 18, 1:00 – 4:00 pm, at MNSure's offices on 81 East 7<sup>th</sup> Street, St Paul. The meeting is open to the public and will also be broadcast via live-streaming video.

**MNSure Consumer and Small Employer Advisory Committee.** The MNSure Board of Directors set up the [Consumer and Small Employer Advisory Committee](#) to provide guidance, advice and recommendations to the Board as it carries out its mission. Meetings are open to the public. The next meeting of the advisory group is June 24, 1:00 – 3:30 pm, at MNSure's office on 81 East 7th Street, St. Paul.

**MNSure Health Industry Advisory Committee.** The MNSure Board of Directors set up the [Health Industry Advisory Committee](#) to provide guidance, advice and recommendations to the Board as it carries out its mission. Meetings are open to the public. The next meeting of the advisory group is July 24, 2:30 – 5:00 pm, at UCare, 500 Stinson Boulevard Northeast, Minneapolis.

## Further Info/Help

If you need answers and/or help:

- email the Assister Resource Center: [navigators@mnsure.org](mailto:navigators@mnsure.org)
- call 1-855-3MNSURE (1-855-366-7873) and press 1-8-1 immediately after the call is connected to bypass the options menu and reach the Assister Resource Center, or call the ARC directly at 651-539-2098
- check the [Navigator/CAC Resource Page](#)