



September 11, 2014

Highlights from this week's communication

- FAQ for parents renewing MinnesotaCare through MNSure
- Navigators should advise consumers to answer tax filing question honestly
- Remember to register for Performance Support events in October

Announcements

MNSure online services unavailable this Saturday. CMS has announced the Federal Hub (which MNSure uses to verify identify, income and other information) will be unavailable starting Friday, September 12 at midnight and running through Saturday, September 13 at 10:00 pm. MNSure's online application and account services will be unavailable during this time.

As we experienced last weekend, the Federal Hub sometimes extends its maintenance periods with little or no warning. MNSure will try to post updates on our homepage if we experience any extended outages on Sunday due to changes in the Federal Hub maintenance schedule.

News

Frequently Asked Questions for parents renewing MinnesotaCare through MNSure. DHS has prepared responses to frequently asked questions from clients about conversion Group 2. Conversion Group 2 is made up of parents who are renewing MinnesotaCare for themselves and who have a spouse or children on Medical Assistance (MA). The parents, and in some cases the children, received notice to renew coverage through MNSure by August 31. Parents who did not apply prior to the deadline can still renew, but may face a gap in coverage. Children who received a closure notice in August have until November 30 to renew through MNSure before their Medical Assistance coverage is canceled.

- **When I apply for coverage through MNSure, do I apply for just myself or for both myself and my children (all members of my household)?** Consumers should apply for coverage for all members of their household who received a notice stating they need to apply in the new eligibility system. The new eligibility system will allow consumers to apply for coverage for all household members who received a notice even though the household members are currently enrolled in Medical Assistance or MinnesotaCare through one of the legacy eligibility systems.
- **My child (children) and I got notices that we need to renew our coverage through MNSure. I am concerned that when I apply, the new system will tell me that my**

children already have MA coverage and that I may not apply for coverage for them. Will the system allow me to apply for coverage for my children? Yes. The system will allow consumers to apply for coverage for their MA children if those children received a notice stating they need to apply in the new eligibility system.

- **I did not receive a notice about renewing coverage for my child. When I apply for coverage through MNsure, do I apply for just myself or for both myself and my child (all members of my household)?** Consumers have two options:
 - Option 1: Apply for coverage for just the adult(s) that received the notice. When they apply, they should add the child to the application as a household member but do not request coverage for the child.
 - Option 2: Contact the child's MA county worker to see if the child's existing case should be closed in order for the parent to apply for him or her. After the county worker decides that the case in the existing system can be closed, the parent can apply for coverage for themselves and their child through MNsure.
- **I have an existing MNsure case. Can I add my children, who are on MA, to my existing case?** Not at this time. Currently, the system does not allow consumers to add children to an existing case. The consumer should call MinnesotaCare Operations at DHS and give them information on the household members that need to be added to the case. MinnesotaCare Operations is keeping track of household members who need to be added to existing cases and will add them when that is possible.

Navigators should advise consumers to answer tax filing question honestly. As you may know, there is currently a system defect that prevents an individual from being determined eligible for MinnesotaCare if they answer "no" to the question "Do you plan to file a federal income tax return next year?" Although filing a tax return is a requirement for Advanced Premium Tax Credits (APTCs), it is not required for MinnesotaCare and Medical Assistance.

Previously we had provided you with a work-around for answering the question "Do you plan to file a federal income tax return next year?" to help clients get a correct determination through the online application.

We are now advising that navigators have consumers answer this question honestly. If the consumer does not intend to file taxes, they should answer "no." If the consumer is determined eligible for an unassisted QHP, but you think the consumer should have met the requirements for MinnesotaCare eligibility, please send a **secure** email to the ARC with the consumer's information. A few members of the ARC team are able to rectify a consumer's eligibility determination if it is inaccurate because they answered "no" to the tax filing question. Be sure clients understand that if their eligibility changes and they become eligible for APTC in the future, they will be required to file taxes or could face a tax liability.

Update on timelines for Qualified Health Plans. We have received numerous questions about the expected timeline for consumers who are applying for a QHP during a Special Enrollment Period (SEP), or are reporting an application error or life change in their QHP application. Here is what consumers should expect:

- **Consumer applies outside of open enrollment and is eligible for a QHP (with or without assistance) and has a life change that qualifies them for a SEP.** After selecting a plan online, the consumer should call the MNsure Contact Center to verify their life change. The verification can usually be completed during the initial call, although sometimes additional steps are necessary. MNsure will make a preliminary determination about whether the consumer qualifies for a SEP and provide a preliminary effective date for coverage. MNsure will then send the information to the health insurance carrier the consumer selected. It is the health insurance carrier that will make a final determination of whether the consumer qualifies for a SEP and the actual effective date for coverage. This process generally takes 45 days, depending on the case situation. Once consumers have received a preliminary determination from MNsure, they should follow the carrier's instructions for submitting additional evidence and premium payments.
- **A consumer eligible for a QHP needs to report an error in their application or a life change.** Consumers who qualify for, or are enrolled in a QHP should call the MNsure Contact Center to report an application error or life change. MNsure will call them to collect information necessary to process the correction or change. This process may take may take 30 to 60 days. If consumer has an emergency medical need, they should call the MNsure Contact Center to request that their case be expedited.

Applying for a Qualified Health Plan outside of open enrollment. Even though it is not open enrollment, many consumers still apply through MNsure and are determined eligible for a QHP. Those that qualify for a Special Enrollment Period (SEP) can enroll in a plan, but what about those that don't qualify?

- **If a person applies outside of open enrollment and is found eligible for QHP but does not qualify for a SEP, what happens?** The consumer will receive a notice that they are not eligible to enroll under SEP but that they can return and enroll during Open Enrollment Period if they remain eligible (November 15, 2014 – Feb 15, 2015).
- **Does their eligibility pend until open enrollment or are they denied?** Their eligibility to purchase a QHP remains effective for a year and if they have another qualifying event they may be able to enroll during an SEP or they can enroll during open enrollment. They should not have to reapply in either of those circumstances. The denial is for the ability to enroll in a plan outside of open enrollment, they remain eligible for a QHP.
- **If it does pend until open enrollment, does the consumer get notified that they can go in to select and enroll in a plan?** The denial of SEP notice contains language about open enrollment. The consumer will not get another specific notice informing them that they can now come in and shop. But MNsure will be sending a general outreach communication that this individual would receive notifying people about open enrollment.

In order to have the correct eligibility determination, consumers will need to report any changes to their information from the date they initially applied, including changes in employment, availability of insurance, household size, address change and income.

Reminders

Assister Resource Center (ARC) will be open on Tuesday beginning September 30. We had previously announced that the ARC would be closed every Tuesday until Open Enrollment. That policy has changed, and the ARC will be open on Tuesdays beginning September 30. The ARC will be closed on September 16 and 23 for staff training. If you have an immediate need on these days, please send an email to navigators@mnsure.org.

Upcoming statewide Navigator/CAC conference calls. The conference call schedule is as follows:

- Wednesday, September 24, 12:30 - 1:30 pm
- Friday, October 10, 12:30 – 1:30 pm (moved from Wednesday to avoid conflicting with the St. Paul Navigator Performance Support event)
- Wednesday, October 22, 12:30 - 1:30 pm

Toll-free dial-in number: (888) 742-5095

Conference code: 6278187032

Upcoming Events

Navigator/CAC Performance Support events in October. MNSure is partnering with expert navigator organizations to offer free performance support events in the Twin Cities and Greater Minnesota in October. All navigators and CACs are encouraged to participate, including those who have not completed the certification process. Please note that participation in this performance support is not required for certification, and neither does it substitute for completing the certification process. These events are intended as an optional skill-building opportunity. For more information, and to register, please visit the [Minnesota Council of Nonprofits website](#).

MNSure invites navigators to provide feedback at September forums. MNSure is holding Navigator Forums around the state during the month of September. These forums are an opportunity for you to provide input on the current navigator program, consider the lessons learned from its initial operations, and help design a stronger and sustainable program for the future. If you are unable to attend one of these forums, there will be other opportunities to provide input. Information on [dates and locations](#), as well as the [PowerPoint presentation](#) on the current status of the program, are available on the [Navigator & CAC resource page](#).

Health Insurance Basics for MNSure Navigators in Duluth, Minneapolis and St. Cloud. The Minneapolis Urban League and UCare are sponsoring informational sessions to talk about insurance basics, like the difference between copays, coinsurance and deductibles. Refreshments will be served at these events. An RSVP to 1-855-307-6975 is greatly appreciated. The session will be offered in two locations:

- Duluth: Tuesday, September 23, 2:00 – 4:00 pm, Duluth Public Library, 520 West Superior Street, Duluth.
- Minneapolis: Thursday, October 23, 2:00 – 4:00 pm, UCare, 500 Stinson Boulevard NE, Minneapolis.
- St. Cloud: Wednesday, October 29, 2:00 – 4:00 pm, St. Cloud Library, 1300 West St. Germain Street, St. Cloud.

MNSure Board of Directors. The next scheduled meeting of the [MNSure Board of Directors](#) is September 17, 1:00 – 4:00 pm, at MNSure's offices on 81 East 7th 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 September 23, 1:00 – 3:30 pm, at MNSure's office on 81 East 7th Street, St. Paul.

Updates

Here is the current status of frequently asked questions.

- **Navigator payments.** Second quarter 2014 payments have been issued and payment statements sent. We anticipate reported payment issues from first quarter 2014 will be finalized this week, with reconciliation payments being issued by late next week.
- **Certification of new navigators/CACs.** Training information has been sent to new staff submitted by roster prior to September 9. Submit your updated roster by October 1 for new staff to be included in the next training upload. You must submit your updated roster before submitting signed background study consent forms. Send signed background study consent forms to navigators@mnsure.org or fax them to the ARC at 651-431-7572. Certification of those staff who have passed the background study and successfully completed training occurs on or near the first and fifteenth of each month.
- **Training Upload for Certification.** The training upload of new assisters into the MNSure Learning Center is completed monthly. ARC staff are in the process of completing the training upload for rosters submitted prior to September 2. New assisters found on the rosters can expect to receive a training ID email soon. Submit your updated roster by October 1 for new staff to be included in the next training upload. You must submit your updated roster before submitting signed [background study consent forms](#). Send signed background study consent forms to navigators@mnsure.org or fax them to the ARC at 651-431-7572.
- **Navigator self-service changes.** Most organizations have activated your organization's self-service account and assigned [roles](#) to organization staff. Your organization's primary contact should contact the ARC if you have questions or are having difficulty with this action. More information will be sent to the assigned Account Administrators when self-service roster and directory changes become available in the self-service account. Until that time, continue to submit these changes through the ARC.
- **Navigator recertification.** Current navigators will be required to be recertified prior to Open Enrollment. Recertification will consist of updated data security and privacy training. We anticipate that this training will be available in late September and will take approximately two hours to complete. We are working on completely revising training and certification for 2015.
- **New navigator/CAC contracts.** We have begun processing on-hold navigator and CAC contracts. We also anticipate that sometime in September we will start amending all current contracts to extend into 2015.

- **Paper applications.** We are currently processing applications received on or before August 4. Note that we are now able to enter the correct date of application when processing paper applications, even if they are not entered in the month they are received. If your clients have not heard anything within four weeks of submitting their application, they should contact Health Care Eligibility Operations (also known as MinnesotaCare) at 651-297-3862 or 800-657-3672.
- **Processing life changes.** For consumers enrolled in a Qualified Health Plan, we are manually processing all changes except a consumer request to cancel their plan. For Medical Assistance (MA) and MinnesotaCare consumers, we have finalized procedures for adding newborns and correcting errors in name, address, phone and gender information. Counties are able to submit a request to DHS to close MA and MinnesotaCare eligibility in the new eligibility system when the entire case must be closed because the household voluntarily requests that their case be closed or the household has moved out of state. Procedures for other life changes are in development. We will continue to notify you once we have developed processes for making other life changes.

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) 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](#)