



December 9, 2014

December 15 deadline approaches: Critical date for those enrolling in qualified health plans

Minnesotans who want coverage through a qualified health plan beginning January 1, 2015, have until Monday, December 15, at 11:59 p.m. to enroll through MNSure. This is a firm deadline. Consumers should not expect that there will be any accommodations or extensions as there was during the last open enrollment period.

To be eligible for January 1 coverage:

- Consumers must complete an online application through MNSure and select a plan. Enrollments that have not been completed by 11:59 p.m. on December 15 will not be processed for January 1 coverage.
- Consumers will receive an invoice from their health insurance company and must pay the company directly by the deadline indicated on the invoice.

MNSure Contact Center Hours and the Assister Resource Center (ARC) will have extended hours to provide additional help to consumers and assisters:

- 8:00 am to 8:00 pm on Saturday, December 13, and Sunday, December 14
- 8:00 am to midnight on Monday, December 15

Tips for creating an online account

Creating an account can be a challenge for some consumers new to MNSure. Here are a few tips that may help you get through the process if the consumer receives an error message (commonly M0002):

- Use Google Chrome or Firefox and make sure browsing history is cleared before you begin the process.
- Only complete the required fields (those marked with an asterisk).
- If the consumer has recently moved or changed names, use the previous mailing address or name to create the account. The account creation process uses a federal service to verify the consumer's identity. If the federal records are not up to date, it can result in an error. The consumer should enter their current information when they complete the actual application for coverage.
- If there is another adult in the tax filing household, try to create the account using that individual's information. They do not need to be applying for insurance themselves.

If the consumer still cannot create an account, they will need to use the manual account creation process and complete an [Online Account Request Form](#). Assisters can expedite this process for the consumer by submitting the Online Account Request Form via secure email to

the ARC at navigators@mnsure.org (do NOT fax this form). Our recently released [Manual Account Creation Request Process for Assisters](#) provides more information on how consumers can authorize assisters to access their account credentials.

Consumers applying for a qualified health plan should NOT submit a paper application. There is not sufficient time for the consumer to apply and select a plan before the December 15 deadline.

When consumers can expect to get plan information

MNsure will begin sending enrollment information to health insurance companies in early December for those individuals who have completed an application for 2015 coverage during the first two weeks of open enrollment. Once enrollment files are being sent, health insurance companies should have consumer enrollment information within one week of 2015 plan selection. Please allow carriers time to process the information before contacting them with questions. Here are key messages to share with consumers:

- Once your enrollment has been sent to and processed by your insurance company, you will receive a new member packet and an invoice from them for your first month's premium. To ensure you have coverage on the coverage effective date, you must pay your first month's premium by the due date provided on your invoice. If you do not pay your premium in full by the due date, your coverage effective date may be delayed.
- Each carrier has different processes and information that will be sent to the consumers. You will receive initial communication from your carrier within 10-15 days of when they receive the enrollment. Please watch your mail for that as it will provide more information on your benefits, making payment, and accessing care.
- If you want to confirm enrollment, you can contact your health insurance company beginning mid-December or you can contact MNsure before then.

What if I do not have my welcome packet and ID card before my effective date, even though I have paid my first month's premium?

- If you have paid your full premium, you are covered.
- You may call the health plan to confirm your enrollment.
 - Blue Cross and Blue Shield of Minnesota: 1-800-531-6685 or 651-662-5030
 - HealthPartners: 952-883-5900 or 1-855-813-3887
 - Medica: 1-888-592-8211
 - UCare: 1-877-903-0070
 - Delta Dental: 1-800-926-5530
 - Dentegra: 1-800-471-0284
- If the plan has received your enrollment from MNsure, you will be able to receive your member number and ID card information, should you need to access care.
- Your clinic, pharmacy, dental office, or hospital will be able to verify your enrollment through your insurance company if you need care before your official ID card arrives. You could also check your plan website as some plans make ID cards available to new members online.

December 15 deadline exceptions

There are some consumers for whom the December 15 deadline does not apply:

- Consumers eligible for Medical Assistance (generally coverage starts on the first day of the month of application)
- Consumers eligible for MinnesotaCare (coverage starts on the first of the month following the month of application)
- Consumers who have experienced certain qualifying life events (call the MNSure Contact Center to determine if the qualifying life event provides an extended enrollment deadline)
 - Individuals whose Minnesota Comprehensive Health Association (MCHA) coverage is ending on December 31, 2014 have a qualifying life event, but they need to apply and select a plan on or before December 31, 2014 to receive coverage on January 1, 2015.

Further Info/Help

If you need answers and/or help:

- email the Assister Resource Center: navigators@mnsure.org
- call the Assister Resource Center: 1-844-520-8695 [dial 2]
- check the [Navigator/CAC Resource Page](#)