



December 23, 2014

This week's communication includes a number of important policy and program updates. We urge you to take a few minutes to at least skim through the headings. Thank you for your incredible efforts during Open Enrollment!

## Announcements

**Consumers may receive premium bills from their 2014 carrier.** We are aware that HealthPartners, Medica and Delta (dental only) have sent January 2015 premium bills to members that were enrolled in their plans in 2014. However, carriers had not processed updated enrollment information from MNSure prior to mailing these bills. As a result, if your client was enrolled HealthPartners, Medica or Delta for 2014 coverage, they may receive a bill that does not reflect their enrollment actions for 2015 (for example, a change in carrier, a change in plan, or an updated APTC calculation). If your client has received a bill in error, please contact carriers for specific information. If you contact MNSure, we will do the following regarding this situation:

1. Confirm the consumer's 2015 eligibility and APTC amount
2. Inform the consumer that the carriers are still processing enrollments
3. Refer the consumer to their carrier to answer specific payment questions

**Initial UCare invoice letters do not reflect APTC deductions.** UCare has mailed invoice letters to consumers using enrollment information from MNSure. However, the letters included full premium amounts and did not reflect any APTC amounts that were supplied by MNSure and should be applied. UCare will be mailing corrected invoice letters to consumers today.

**MinnesotaCare and Medical Assistance renewal process announced.** The Minnesota Department of Human Services (DHS) has released a bulletin, [Medical Assistance and MinnesotaCare Renewal Process for Cases in the New Eligibility System](#) (Bulletin # 14-21-05), that details the renewal process. Please review this bulletin for more information, including sample renewal notices.

## News

**Third quarter 2014 navigator payments.** Payments for third quarter enrollments (July to September 2014) have been made. Organizations with electronic deposit may already have received the payment. Those requiring a check will receive it within a few business days. The remittance statements for these payments will be emailed to the organization's primary contact this week.

**Remember that enrollment deadline has been extended.** Individuals and families now have until noon on Wednesday, December 31 to enroll in coverage and have their plan effective on January 1, 2015. (This deadline does not impact those found eligible for Medical Assistance or MinnesotaCare.) Please note that it is extremely unlikely that consumers enrolling this late will have an insurance ID card in hand by January 1.

When enrolling in a qualified health plan between now and the extended deadline on December 31 at noon, consumers may see a coverage effective date of February 1, 2015 (online and in their Health Care Notice). Consumers do not need to take any action: MNsure will change the effective date on their enrollment record to ensure January 1, 2015 coverage.

**“Key Messages for MNsure System Issues” document updated.** We are reviewing and updating [this document](#) on a regular basis to make sure we are providing assisters with the most current information on known system issues. When referencing this document, please make sure you are using the most current version by looking at the publish date (upper right-hand corner on the first page) and the date the issue was last reported (listed in the first column for each issue). We recommend bookmarking [this link](#) instead of printing the document to be sure you have the latest information.

**Manual online account creation process recommendations.** In recent weeks, we have made significant improvements in our manual online account creation process. However, in response to some continued concerns, we once again reviewed the process and have the following recommendations to speed up the process:

- Provide an **email** address where the credentials can be sent. Mailing credentials can add several business days to the process. Please review our [instructions](#) for how to complete the Online Account Request Form if the consumer wants the credentials emailed to an assister. Remember, if a consumer email address is included, the credentials will be emailed to the consumer and not the assister. However, an assister authorized by the consumer can always call the ARC and request the credentials.
- Review the [Online Account Request Form](#) before submitting and make sure the client has signed the form and the required proofs are included and are legible. Illegible proofs and unsigned forms are the most common reasons for delays in the process (MNsure will contact the consumer by mail to request the additional information).
- If you submit the Online Account Request Form to the ARC by fax or secure email, you can contact the ARC after three business days to confirm that the form was received and could be processed (although credentials may not yet be created).
- As soon as the consumer (or assister) receives an email or letter with the username, you can contact the ARC or MNsure Contact Center and reset the password. You do not need to wait for the second email/letter with the password (there have sometimes been delays in issuing the password notice).

**New question on application for Lawful Permanent Residents (LPRs) applying for coverage on MNsure.** Some LPRs do not have to wait for 5 years in order to be eligible for Medical Assistance. A new question has been added to the online MNsure application to capture this information and ensure an accurate determination for Medical Assistance.

- Under immigration status, if an applicant selects Lawful Permanent Resident, s/he will be prompted to answer the following question:  
*“Did X ever have a Refugee, Asylee, Amerasian Noncitizen, Cuban / Haitian Entrant, Conditional Entrant, Victim of Severe Trafficking (LPR or T Visa), Withholding of Removal, Special Iraqi / Afghan Immigrant or American Indian Born in Canada (289 INA) immigration status?”*
- If the applicant responds yes, s/he will **not** be asked *“Have you resided in the United States for five or more years in a qualified status?”*

Applicants submitting a paper application should continue to state their prior immigration status to ensure an accurate eligibility determination.

**Paper applications should be submitted to counties.** A reminder that assisters should be submitting all paper applications (DHS-6696 and DHS-3876) to the county of residence for processing. The complete listing of county agency addresses, phone numbers and fax numbers can be found in Attachment C of the updated application (dated 11-14). The Assister Resource Center (ARC) will not have any information about the status of these applications until the county has entered them into the system. Please wait at least four weeks before submitting a Case Status Request to the ARC for a paper application. Contact the county directly if you need to find out the status of a recently submitted application.

**MNsure highlights outreach efforts during open enrollment.** If you have an interest in being featured, hosting an event, or want to learn more about any of these upcoming events can support your outreach efforts, please contact Bethany Snyder, Director of Grassroots Outreach, ([Bethany.snyder@state.mn.us](mailto:Bethany.snyder@state.mn.us) or 651-249-0537) or someone [on the grassroots team](#). Also, stay up-to-date on events and opportunities by checking out our [events calendar](#)!

- **December 22 – 26 is “CAC Week”:** This week, HCMC, Allina, and other CAC organizations are partnering with MNsure to highlight the important work of Certified Application Counselors. “It truly helps someone,” Kathryn said of her work as a CAC in this week’s [MNsure Minute Video](#). Consumers she assists “might seek care that they would have otherwise not received because they didn’t have coverage.” This past Tuesday, MNsure joined with Allina to host the first CAC Week event at Unity Hospital in Fridley where community members were able to find the help they needed. Thanks also to Dahlquist Benefits Services for helping to make the event a success!
- **December 29 – January 10 is “Wellness Week”:** Many of us have made resolutions to ‘get to a healthier place’ in the New Year. In the focus on healthy living that comes with the New Year, MNsure saw a unique opportunity to partner with Anytime Fitness and YMCA gyms across the state to host open-house events aimed at reaching people who still need to find insurance. Grassroots organizers are currently working with local gyms to put together impactful outreach events.
- **January 11 – 17 is “Mother & Children’s Week.”** Women make 80% of the health care decision in families making it critical that MNsure and partners connect mothers

who still haven't found coverage with the information and assistance they need. That's why MNsure's organizing team is looking forward to "Mother and Children's Week." Grassroots organizers will be working with organizations committed to increasing family access to health care to execute outreach events aimed at reaching mothers across the state.

- **January 18 – 24 is "Health Justice Week:"** Access to quality, affordable healthcare is a human right. Unfortunately, there are persistent and damaging disparities when it comes to who's able to find insurance. With this in mind, MNsure's organizers are teaming up with organizations already doing social justice work during the upcoming Health Justice Week. The outreach team is excited to partner with not only organizations focused specifically on healthcare, but also groups concerned with inequality and racial justice in order to reach still uninsured Minnesotans.
- **January 25– 31 is "Higher Education Week:"** Most students are young enough to stay on their parent's health plan. That being said, many students at Technical and Community Colleges are too old to take advantage of that provision in the ACA. In this, grassroots organizers recognized an opportunity to partner with navigator organizations, campus administrators, and student groups in order to reach uninsured students and young families during Higher Education Week.

## Reminders

**Holiday schedule for MNsure Contact Center and Assister Resource Center.** The MNsure Contact Center and ARC will have the following hours during the holidays:

- Wednesday, December 24: Open 8:00 am to 2:00 pm
- Thursday, December 25: Closed
- Wednesday, December 31: Open 8:00 am to 5:00 pm
- Thursday, January 1: Closed

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

- Wednesday, January 14, 12:30 – 1:30 pm
- Wednesday, January 28, 12:30 – 1:30 pm

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

Conference code: 6278187032

## Upcoming Events

**Health Insurance Basics for MNsure Navigators in Minneapolis.** The Minneapolis Urban League and UCare are sponsoring an informational session in Minneapolis to talk about insurance basics, like the difference between copays, coinsurance and deductibles. The event is Tuesday, January 13, from 2:00 – 4:00 pm at the Minneapolis Urban League (2100 Plymouth Ave N, Minneapolis). Refreshments will be served. An RSVP to 1-855-307-6975 is greatly appreciated.

**Upcoming MNsure meetings.**

- MNsure Board of Directors will meet January 7, 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 will meet January 13, 1:00 – 3:30 pm, at MNsure’s offices on 81 East 7th Street, St. Paul.
- MNsure Health Industry Advisory Committee will meet January 15, 2:30 – 5:00 pm, at UCare, 500 Stinson Boulevard NE, Minneapolis.

## Program Updates

- **Certification of new navigators/CACs.** Certification of those staff who are associated with a contracted organization, who have passed the background study and have successfully completed training occurs on or near the first and fifteenth of each month. Please remember that in order to be certified, new assisters must ALSO complete the [Handling MNsure Information Securely](#) training required for 2015 Open Enrollment. Assisters can complete this at any time during the certification process to avoid unnecessary delays in becoming certified. Please carefully follow the [instructions](#) available on the website.
- **Training upload for certification.** The training upload of new assisters into the MNsure Learning Center is being completed twice a month. Notifications for the last training upload went out recently. Please submit an updated roster as quickly as possible to have your staff included in the next training upload, around January 1. Remember that new assisters must also complete Handling MNsure Information Securely training required for 2015 Open Enrollment. Individuals are urged to [complete this step](#) at the same time they complete certification training in order to avoid any delays in being certified.
- **Assister (re)certification for 2015.** All currently certified navigators and Certified Application Counselors (CACs) that have completed Step One of the recertification process have been recertified for open enrollment. Those who have completed Step One should have received information for how to complete Step Two, the privacy and security attestation. The privacy and security attestation must be completed by December 31, 2014 or your certified status will be suspended.

## Further Info/Help

If you need answers and/or help:

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