



December 31, 2014

Announcements

Training now available for MinnesotaCare and Medical Assistance renewals. Last week, the Minnesota Department of Human Services (DHS) 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. A new course, "MA and MinnesotaCare Renewals" is now available in the [MNsure Learning and Certification Portal](#). This is an optional course which is not required for certification. Please be aware that we have not determined whether we will be able to provide navigators with per enrollee payments for assisting with public program renewals. However, we continue to provide payments for new applications for public programs and QHPs, as well as for QHP renewals.

Act today to maintain your certified status for 2015! As of January 2, all assisters must have the following elements in place in order to continue as a certified assister for 2015:

- Completed Handling MN Information Securely courses (instructions online)
- Completed the MNsure Data Privacy and Security attestation
- Organization must have an active contract in place

If any of these elements is missing, your certified status will be suspended as of Friday and you will not be able to access ARC services. Suspended navigators will also be removed from the online directory. Recognizing that some assisters may have missed reminders during the holiday period, we will process recertifications each business day from January 5 to 9.

New Year's 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 31: Open 8:00 am to 5:00 pm
- Thursday, January 1: Closed

News

Corrected APTC amounts being sent to carriers. MNsure has reviewed all cases where the system failed to identify a benchmark plan. This usually resulted in the consumer receiving an error message and a \$0 APTC calculation. From this group, we have identified fewer than 300 consumers who should receive an APTC in 2015. Many others may be eligible, but will not receive an APTC due to the low cost of insurance in their area. Those corrected APTC amounts

are being transmitted to carriers to ensure they have accurate information for invoices, and as needed, to apply accurate premium payment grace periods.

Study finds Minnesotans may find significant savings through MNsure. Key findings released this week by Wakely Consulting Group show Minnesotans currently enrolled in MNsure plans may find significant savings if they return to MNsure to shop rather than auto-renew in their current plan. For example, the analysis shows that if PreferredOne enrollees who received an advanced premium tax credit decide to auto-renew into their now off-exchange plan, they would see average premium increases of 164 percent. If these same enrollees switch to the lowest cost plan on MNsure in the same metal level, they could save an average of \$296 a month. Wakely Consulting Group's full report on MNsure can be [found here](#).

“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.

Further improvements to manual online account creation process. We have updated the [Account Request Form](#) as a step to help consumers avoid common errors (adding date of birth, clarifying acceptable documentation, moving the signature to the first page). Please be sure you are using the [new form](#) when working with consumers! Remember that last week we shared some tips that will result in a better experience with creating accounts:

- 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 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 [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).

Reminders

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.

We highly recommend that you complete applications online. There are important advantages for the consumer, including establishing an online account for the future and a faster processing time.

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 – 2:30 pm. This meeting has been changed to a conference call. A public call-in line will be available.
- 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

- **Third quarter 2014 navigator payments.** Payments for third quarter enrollments (July to September 2014) were made last week. We are in the process of sending out the remittance statements for those payments. We are also working to reissue the remittance statements for the reconciliation payments that were made earlier this month so they reflect enrollments by individual navigators.
- **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. A new round of certifications will begin on January 5. 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. 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.
- **Deadline for recertification is December 31.** All currently certified navigators and Certified Application Counselors (CACs) that have not completed the Handling MN Information Securely courses and completed the MNsure Data Privacy and Security Standard attestation will have their certified status suspended as of January 2. Assisters have received multiple reminders to complete these steps.

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](#)