



April 9, 2015

## Announcements

**Reminder: Online application services unavailable April 11 and 12.** MNsure's online application and account services will be unavailable from 10:00 pm on Friday, April 10 until 6:00 am on Monday, April 13. We apologize for the inconvenient timing given the upcoming tax filing deadline. Remember that consumers have until April 30, 2015 to take advantage of the [special enrollment period for those that face a tax penalty](#) (see more information in the News section).

**Navigator payments for 4th Quarter 2014 have been issued.** We sincerely apologize for the repeated delays in getting out navigator per enrollee payments for October to December 2014. However, we can confirm that the payments successfully ran overnight and navigator organizations with electronic deposit should see the payments in their accounts shortly. Those who have not authorized electronic deposit will receive a check by mail in the next few business days. The Assister Resource Center (ARC) will send remittance statements by secure email to the organization's primary contact by the end of the week.

## News

**New resource on exemptions (key word: mandateexempt).** We have received questions from assisters about exemption options for consumers who experienced a gap in coverage in 2014 due to MNsure error or delay. MNsure does not award exemptions, but we have developed a guide for assisters, [Exemptions Generally](#), that provides information on possible resolution paths.

**Key messages for consumers on tax penalty special enrollment period.** As Minnesotans file their 2014 tax returns, some are finding they must pay a tax penalty for not enrolling into health coverage last year—and if they did not enroll into 2015 coverage, next year's penalty will be substantially higher. MNsure's special enrollment period is designed to minimize the 2015 penalty and get Minnesotans into quality health coverage, but it won't last. Here are five things to know about this special enrollment period.

1. **Paying a tax penalty for no health insurance in 2014? Not covered for 2015, either? This special enrollment period is for you.**
2. **Time is almost up.** Minnesotans have 22 days remaining to take advantage of this limited-time opportunity to enroll into 2015 coverage and reduce the amount of the 2015 tax penalty when filing taxes next year. This special enrollment period ends April 30.
3. **Free help is available.** In addition to free statewide tax clinics staffed by MNsure navigators and tax experts, free help is available from all MNsure navigators and

brokers. Check out MNSure's [events calendar](#) and [assister directory](#) to find partners statewide.

4. **The 2015 tax penalty is much higher than the 2014 penalty.** This special enrollment period will help minimize 2015 tax penalties (\$325 per adult or two percent of your income, whichever is greater) for those who enroll. Consumers who did not enroll into 2014 health care coverage will still be responsible for the 2014 tax penalty.
5. **Taking advantage of this is easy.** Apply and enroll online at [MNSure.org](http://MNSure.org); call the MNSure Contact Center; answer a few questions to confirm eligibility. Done!

**Information requirements for adding a newborn to a MNSure case (key word: lifeevent)** As a certified assister, you may help an enrollee report the information needed to add a newborn to the enrollee's existing MNSure case, but you cannot apply on the enrollee's behalf. A new resource, [Add a Newborn Information Requirements for Certified Assisters](#), lists the eligibility information that is needed for a processing agency to add a newborn to an existing MNSure case. If you report the information to the county or state processing agency, the agency must confirm the information with the enrollee before taking action on the case.

**MNSure outreach materials are still available!** We still have pre-printed outreach materials available for assisters to order on our [Outreach Materials Ordering](#) web page, including brochures (in all languages), appointment cards (in all languages) and window clings. MNSure partners (navigators, CACs, agents/brokers, counties and grantees) can use the new web form to request materials. Orders will be fulfilled on a first come, first serve basis, until our supplies run out.

## Reminders

**Key word feature!** We are experimenting with a new feature where we include key words along with some of our news items. If you keep your e-newsletters in a folder in your email inbox, you can use the unique key words to more quickly find information on important topics. A [list of these key words](#) is available on our website. We hope this will become a more and more useful option as time passes. We appreciate your feedback as we fine tune this new feature!

**Upcoming statewide Navigator/CAC conference calls.** The statewide conference call provides an opportunity for all assisters to hear program updates, ask questions and provide feedback. The conference call schedule is as follows:

- April 22, 12:30 – 1:30 pm
- May 6, 12:30 – 1:30 pm
- May 20, 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 Virginia and Minneapolis.** UCare is holding informational sessions to talk about insurance basics, like the difference between

copays, coinsurance and deductibles. If you have attended before, this is a great opportunity for a refresher! Refreshments will be served. An RSVP to 1-855-307-6975 is greatly appreciated.

- Virginia – May 13, 1:30 – 4:00 pm, held at AEOA Central Office, 702 S 3rd Avenue in Virginia (co-sponsored by Arrowhead Economic Opportunity Agency)
- Minneapolis – June 18, 2:30 – 5:00 pm, held at UCare, 500 Stinson Blvd NE in Minneapolis (co-sponsored by Minneapolis Urban League)

### **Upcoming MNsure meetings.**

- MNsure Board of Directors will meet Wednesday, April 15, 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 April 21, 1:00 – 4:00 pm, at MNsure's offices on 81 East 7th Street, St. Paul.
- MNsure Health Industry Advisory Committee will meet April 23, 2:30 – 5:00 pm, at UCare, 500 Stinson Boulevard NE, Minneapolis.

### **Program Updates**

- **Certification of new navigators/CACs.** The next round of certifications will begin on April 16. Please remember that in order to be certified, assisters must have completed all the following elements (please note that many individuals experience delays in finalizing their certification because they fail to complete the last two items):
  - Training courses (Course 1 and Course 2)
  - Submit a [Background Study Consent form](#) and pass the background study
  - [MNsure's Data Privacy and Security Standards attestation](#)
  - [Handling MN Information Securely courses](#)
- **Training upload for certification.** The training upload of new assisters into the MNsure Learning Center is being completed twice a month. We are just finishing up the round from the first half of April and should be emailing training information soon. The next round of training uploads will begin on April 16. Updated rosters submitted by April 15 will be included in the next training upload.

### **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](#)

### **Key Word List**

We have moved the [Key Word List](#) to a separate online document.