



July 1, 2015

Highlights from this week’s communication

- Income guidelines for Medical Assistance change July 1
- Premiums to increase for certain MinnesotaCare enrollees starting in August 2015

News

Holiday hours. The MNSure Contact Center and Assister Resource Center (ARC) will be closed on Friday, July 3 in observance of the Independence Day holiday.

New training available for MinnesotaCare and Medical Assistance renewals (key word: pprenewal) DHS has release a new course in the [MNSure Learning and Certification Portal](#) (search courses for “MNSIAP775”). “Renewal Processing Overview” is an optional course which will introduce you to renewal policy concepts and procedures for processing renewals in the new eligibility system. This course is not required for certification. To sign into the portal, you will need your unique key. For most assisters, this is a shortened version of your Assister ID – xxxNxxx or xxxCxxx. For example, if your Assister ID is 999NAV999, your unique key would likely be 999N999.

Income guidelines for Medical Assistance change as of July 1. As of July 1, income guidelines for Medical Assistance have been updated to reflect the 2015 Federal Poverty Guidelines (FPG). A chart of the [Insurance Affordability Programs Income and Asset Guidelines](#) is available. The chart also includes information on MinnesotaCare and Advanced Premium Tax Credit income guidelines, which will not change until January 1, 2016.

Premiums to increase for certain MinnesotaCare enrollees starting in August 2015 (keyword: mcreprem). For those MinnesotaCare enrollees who must pay a premium to receive coverage and whose income is equal to or greater than 150 percent of the federal poverty guideline (FPG), MinnesotaCare premiums will increase soon. These enrollees will see the increase starting with the invoice for August coverage that they receive in July.

This table shows the premium increases:

MinnesotaCare Premium Increases That Take Effect Starting with August 2015 Coverage

Percent of FPG Member’s Income Equals	Current Monthly Premium	New Monthly Premium
150–159%	\$29	\$37

160–169%	\$33	\$44
170–179%	\$38	\$52
180–189%	\$43	\$61
190–199%	\$50	\$71
200%	\$50	\$80

If you have trouble viewing the table in this email, an [online version](#) is available.

Why premiums are increasing and how DHS calculated the increases. The 2015 Minnesota Legislature required the Department of Human Services (DHS) to increase MinnesotaCare premiums sufficient to increase projected revenue by \$27.8 million in the biennium ending June 30, 2017. DHS was directed to use program enrollment as of June 2015 in calculating the premium increases.

The premium increases comply with federal limitations on increases to basic-health-plan premiums (MinnesotaCare became a federally approved basic health plan on January 1, 2015):

- Federal regulations cap the premium that can be charged for each income range. Because of these caps, DHS was able to increase premiums only for those people with incomes at or above 150 percent of the FPG.
- Federal regulations also require that no income range have a premium higher than the one a person would pay to purchase a qualified health plan (if no basic health plan existed). The increased premiums do not exceed this limit.

Other considerations. To raise the projected revenue amount set by the legislature, DHS had to project the total number of people who fall into the income range that is 150–200 percent of the FPG. DHS then had to identify the number of people who fall into the income ranges within that larger range. Because each income range does not include the same number of people, DHS could not simply increase the premium for each income range by the same amount.

In calculating the premium increases, DHS tried to reduce the differences in premiums between each income range.

Reminders

Outreach opportunity – sign up for a State Fair shift! As in years past, MNsure will have a booth in the Health Fair 11 Building during the Minnesota State Fair (August 27 – September 7) and we’re asking our Consumer Assistance Partners to join us! Find out additional information and indicate your interest in signing up for a shift by completing our [State Fair survey](#). As the date nears, we’ll be in touch with more information!

Navigator/CAC statewide 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:

- July 8 – 12:30 – 1:30 pm
- July 22 – 12:30 – 1:30 pm

Please note the call-in information has changed effective immediately:

- Toll-free dial-in number: (888) 742-5095
- NEW conference code: 931 418 7468

Upcoming Events

Upcoming MNSure meetings.

- Note change in date: MNSure Board of Directors will meet July 20, 1:00 – 3:00 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 July 21, 1:00 – 4:00 pm, at MNSure's offices on 81 East 7th Street, St. Paul.
- MNSure Health Industry Advisory Committee will meet June 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 July 15. 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. The next round of training uploads will begin on July 15. Updated rosters submitted by July 14 will be included in the next training upload. Please remember that once we begin processing a batch of training uploads, it may take several days before an individual receives an email with their training information.

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](#)

Key Word List

The [Key Word List](#) is available as an online document.