

# Retroactive Coverage Options

## Have you...

## You may qualify if...

## Actions to take:

## Coverage details:

**Been without continuous coverage since Jan. 1, 2014? \***

**\*Does not apply to MinnesotaCare or Medical Assistance**

- You attempted to enroll through MNsure by 11:59 pm, 3/31/14.
- You had technical problems enrolling through MNsure.
- You have proof of your attempt or there is record of your activity.

**Contact MNsure by May 15 to report your case and start the process.**

**Call: 1-855-366-7873**

- Retroactive coverage back to earliest date of 1/1/14 (certain rules apply).
- Latest retroactive coverage start date is 5/1/14.
- Consumer pays premiums back to start date.

**Enrolled in coverage outside of MNsure?**

- You enrolled in a qualifying individual market plan outside of MNsure.
- You believe you qualify for a tax credit and/or cost sharing reductions.

**Contact MNsure by May 15 to report your case and start the process.**

**Call: 1-855-366-7873**

- Enroll online through MNsure, keep same insurance company & policy (if available).

- Retroactive tax credit and/or cost sharing reduction applied by insurance company.
- Start date of your coverage stays the same.

**These retroactive options will not be available to those who contact us after May 15, 2014.**

## Enrollment Timeline

- Open Enrollment 10/1/13 to 3/31/14
- Extension for enrollment attempters: 4/1 to 4/22
- Deadline to contact MNsure to start retroactive coverage process: 5/15
- 2015 Open Enrollment begins 11/15/14

