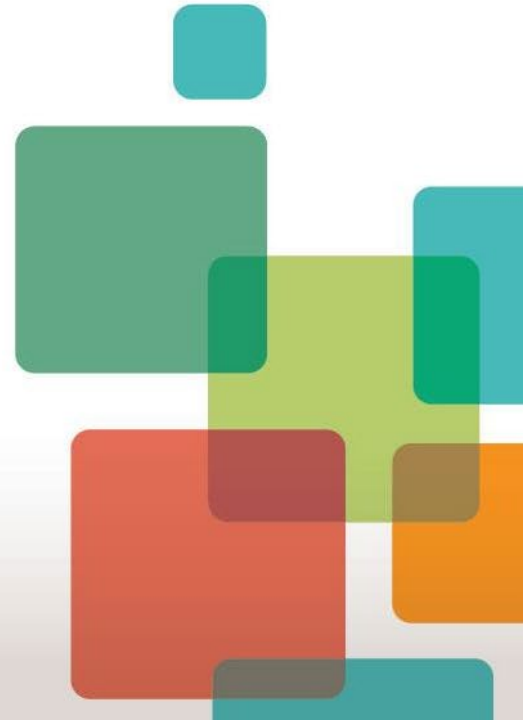




MNsure Assister Assembly

Fall 2024



Your MNsure Team

- **Consumer Assister Program staff:**

- Christina Wessel, Sr. Director of Partner Relations
- John Azbill-Salisbury, CAP Operations Manager
- Anne Bridges, Senior Instructional Designer
- Bob Davy, Broker Coordinator
- Deanna Johnson, Business Analyst
- Nachee Lee, Community Specialist
- Dawn Napier, CAP Coordinator
- Jana Rasmussen, Broker Coordinator

- **Assister Resource Center/Broker Service Line:**

- Amber Gullickson, ARC Supervisor, David Winkworth, Team Lead
 - Stephanie, Nou, Marcy, Theo, Erin, Jodi, Debra, J and four new hires started recently!
- Tom Fruen, BSL Supervisor and Debbie Myers, Team Lead
 - Jon, Susan, Brian, Carolyn, Rashard, Jumoke, Marissa, Trent, Othar, Will, Todd and adding 5-8 additional staff for OE!

MNsure's Certified “Assisters”

- **Brokers:** Insurance professionals licensed by the state of Minnesota who provide enrollment help and can recommend health insurance plans. There are currently more than 1,300 certified brokers.
- **Navigators:** Trained experts at local, trusted community organizations who specialize in applying for Medical Assistance and MinnesotaCare. While navigators can help a consumer enroll in a private plan, they cannot provide advice on plan selection. There are currently nearly 800 navigators.
- **Certified Application Counselors (CACs):** Trained experts who can assist consumers with applying and enrolling in coverage as part of their daily job duties. CACs are often based in hospitals, health clinics and associations. There are currently about 360 certified application counselors.

Recertification for 2025 Open Enrollment

- Recertification training requirements must be completed by **Thursday, October 17, 2024**, or your certification will be suspended.
- Recertifying assisters can check the status of their 2025 recertification online. A link to the My Certification Lookup tool can be found on the Assister Central home page.

Recertification for Open Enrollment

All MNsure certified brokers, navigators and CACs must complete recertification by October 17 in order to retain a certified status for the 2025 open enrollment period. Check the status of your recertification with

[My Certification Lookup](#)

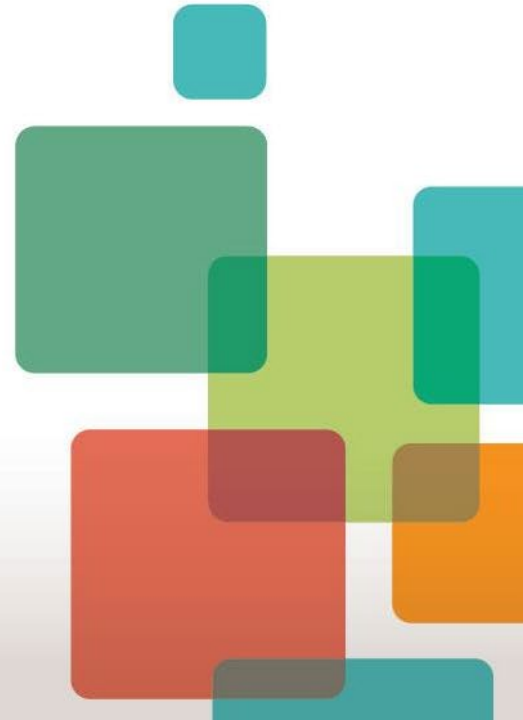
- Please wait a week after completing recertification requirements before checking your status.

Agenda

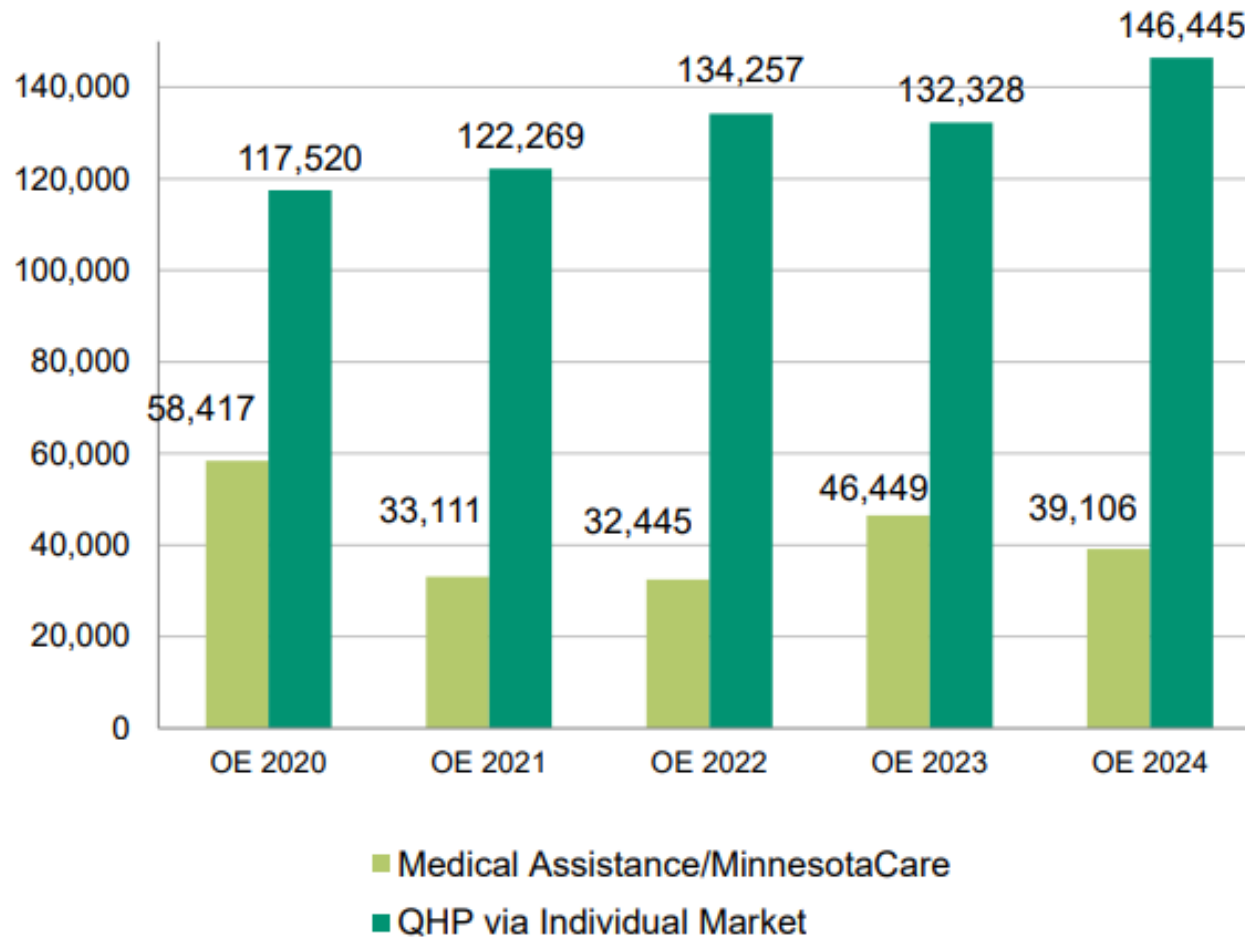
- Topics we will cover:
 - Open Enrollment Landscape
 - Open Enrollment Nuts & Bolts
 - Supporting MNsure Consumers
 - Tools for Connecting with Consumers
- Please submit your questions in the chat



2025 Open Enrollment Landscape



Records Level of Sign-Ups in 2024



2025 Health Insurance Landscape

- Blue Plus, Health Partners, Medica, Quartz and UCare will continue to sell qualified health plans (QHPs) on MNsure.
 - 247 health plans will be offered for 2025, a 13% increase from 2024.
 - Proposed rates expected to increase, ranging from 2% to 12% over plan year 2024.
- Delta Dental, Dentegra and Guardian will continue to sell qualified dental plans (QDPs) through MNsure.
- All 2024 plans available through MNsure have a corresponding “cross-walk” plan for 2025, so enrollees can be renewed into a 2025 plan (unless there is a change in eligibility status).

Enhanced Tax Credits through 2025

- A household is limited to contributing 8.5% of their income towards the cost of the benchmark plan – tax credits make up the rest.
- Pandemic tax credit benefits continue through plan year 2025.
 - Enhanced tax credit amounts
 - NO upper income limit on eligibility!
- Older households and those in regions with more expensive premiums are even more likely to get credits. Minnesotans ages 55 to 64 have seen the greatest financial savings.
- Currently, more than 60% of enrolled households qualify for premium tax credits with an average yearly savings of over \$6,100.

Value of Advanced Premium Tax Credits

Gold Plan

Married couple

60 years old
in Olmsted County
500% FPG
(\$102,200 annual income)

Premium:	\$2655/mo
- Enhanced tax credit:	\$1509/mo
Consumer pays:	\$1146/mo

Silver Plan

Family of 4

in Lake of the Woods County
300% FPG
(\$93,600 annual income)

Premium:	\$1565/mo
- Enhanced tax credit:	\$1101/mo
Consumer pays:	\$464/mo

Bronze Plan

Single

27 years old
in Ramsey County
215% FPG
(\$32,379 annual income)

Premium:	\$257/mo
- Enhanced tax credit:	\$188/mo
Consumer pays:	\$69/mo

Refundable Tax Credits

- According to IRS data, Minnesotans claimed over **\$70 million** in premium tax credits when filing their tax return for 2021.
- Refundable premium tax credits are only available to eligible households who were enrolled in a plan through MNsure.
 - Consumers using the “with assistance” application who are concerned about tax liability can opt to reduce or decline advance premium tax credits.
 - Consumers can use the streamlined “unassisted” application if they do not think they are eligible for tax credits (but maybe they will be later!).
- All consumers enrolled through MNsure for any part of the year receive a 1095-A form to use when filing taxes.

Possible Savings for Those with ESI

- Access to employer-sponsored insurance (ESI) is usually a barrier to eligibility for tax credits. There are exceptions:
 - Employee: If the ESI does not meet minimum value or affordability standards (9.02% for 2025) and the employee is not enrolled, they may be eligible for tax credits.
 - Spouse/family: If the coverage offered to them through the employee does not meet affordability standards and they are not enrolled, they may be eligible for tax credits.
- Anonymous Employer Insurance Affordability Estimator tool is available at <https://www.mnsure.org/newoptions>.

New Standardized Plans for 2025

- New for 2025: Standardized plans, referred to as 'Easy Compare' plans, will be available on the MNsure shopping platform.
- These plans have the same maximum out-of-pocket, deductible, co-pay, and co-insurance for certain in-network services within each metal level.
- This makes it easier for consumers to focus on comparing:
 - Premium price
 - Provider networks
 - Prescription drug coverage
 - Plan quality ratings

Additional Details

- These plans will be offered by all carriers across all metal levels, on-exchange, starting for plan year 2025.
- Easy Compare plans have a specific naming format, unlike other non-standardized on-exchange plans:

[Carrier name] Easy Compare [metal level] [and Rx copay]
[network or misc]*

**applicable to Standard Silver and Gold plans only*

- The  icon will be used for visual identification.
- Hover text describing Easy Compare plans will be available in both English and Spanish.

Plan Results Screen

The screenshot displays a web interface for selecting a health plan. On the left, there are filters for 'SORT BY' (Total Expense Estimate, Monthly Price, Preferred Provider or Facility, Yearly Deductible, Out-of-Pocket (OOP) Max) and 'FILTER BY' (PLAN TYPE: HMO; PLAN FEATURES: HSA-Eligible, Easy Compare Plan; METAL LEVEL: Gold). The main area shows three plan cards: 'Safeguard Silver Standard' (\$157.07/month), 'Safeguard Easy Compare T Bronze' (\$151.08/month), and 'Safeguard Silver P' (\$192.80/month). The 'Easy Compare Plan' filter is highlighted with a red box and a callout: 'Easy Compare Plan - Dedicated filter with visual tag and hover message'. A visual tag on the 'Safeguard Easy Compare T Bronze' card is highlighted with a red box and a callout: 'Visual tag with hover message for easy identification'. The plan cards also show details like 'Primary Care Visits', 'Generic Drugs', 'Yearly Deductible', 'Out-Of-Pocket Max', 'Quality Rating', and 'Provider Search'.

SORT BY

- ☒ Total Expense Estimate
- ☐ Monthly Price
- ☐ Preferred Provider or Facility
- ☐ Yearly Deductible
- ☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

- ☐ HMO

PLAN FEATURES

- ☐ HSA-Eligible
- ☒ Easy Compare Plan

METAL LEVEL

- ☐ Gold

Lower Expense

Safeguard Silver Standard

SILVER HMO

\$157.07 /month

Primary Care Visits \$407.23/yr

Generic Drugs \$12

Yearly Deductible \$3000

Out-Of-Pocket Max \$7500

Quality Rating Ratings Not Available

Provider Search

☐ COMPARE [DETAILS](#)

Lower Expense

Safeguard Easy Compare T Bronze

BRONZE HMO

\$151.08 /month

Primary Care Visits \$407.23/yr

Generic Drugs \$12

Yearly Deductible \$3000

Out-Of-Pocket Max \$7500

Quality Rating Ratings Not Available

Provider Search

☐ COMPARE [DETAILS](#)

Medium Expense

Safeguard Silver P

SILVER PPO

\$192.80 /month

Primary Care Visits \$407.23/yr

Generic Drugs \$12

Yearly Deductible \$3000

Out-Of-Pocket Max \$7500

Quality Rating Ratings Not Available

Provider Search

☐ COMPARE [DETAILS](#)

Plan Details Screen

Plan Details Print Preview

Total Expense Estimate **Low**

 Safeguard Global

Safeguard Easy Compare T...

BRONZE HMO

\$151.08 /month [Details](#)

Visual tag with hover message

Plan Highlights

Plan Name

Primary Care Visits

Generic Drugs

Yearly Deductible

Out-Of-Pocket Max

HSA-compatible

Quality Rating

Provider

Safeguard Easy Compare T Bronze

[\\$50 Copay](#)

[\\$25](#)

[\\$7500](#)

[\\$9200](#)

Naming convention includes 'Easy Compare'

Benefits Resources

[Summary of Benefits and Coverage](#) [Detailed Plan Documents \(PDF\)](#) [Provider Directory](#) [Drug List](#)

Easy Compare Plan – Hover Message

Yearly Deductible \$3000

PLAN FEATURES

- ☐ HSA-Eligible
Eligible for Health Savings Account
- ☒ **Easy Compare Plan**

METAL LEVEL

- ☐ Gold

HIGHER premiums, LOWER deductibles

Easy Compare Plan

These plans have the same maximum out-of-pocket, deductible, co-pay, and co-insurance for certain services within each metal level. This makes it easier to focus on comparing premium price, provider network, and plan quality -- rather than cost-sharing amounts.

125

Lower Expense

 Safeguard Silver Standard

SILVER HMO

Easy Compare Plan

These plans have the same maximum out-of-pocket, deductible, co-pay, and co-insurance for certain services within each metal level. This makes it easier to focus on comparing premium price, provider network, and plan quality -- rather than cost-sharing amounts.

Medium Expense

 Safeguard Easy Compare T Bronze

BRONZE HMO

Safeguard Silver

 Safeguard Silver

SILVER

Expanded Access to Coverage

- Effective November 1, 2024, applicants with a Deferred Action for Childhood Arrivals (DACA) immigration status are eligible for MinnesotaCare or a QHP with tax credits and/or cost-sharing reductions.
 - Minnesota currently funds DACA eligibility for MinnesotaCare. Beginning November 1, DACA eligibility for MinnesotaCare or for a QHP with assistance will be federally funded.
 - Eligibility will be determined using a paper application.
- Effective January 1, 2025, undocumented individuals will be eligible for MinnesotaCare (if they meet all other eligibility requirements).
 - Eligibility expected to be determined using the online application.

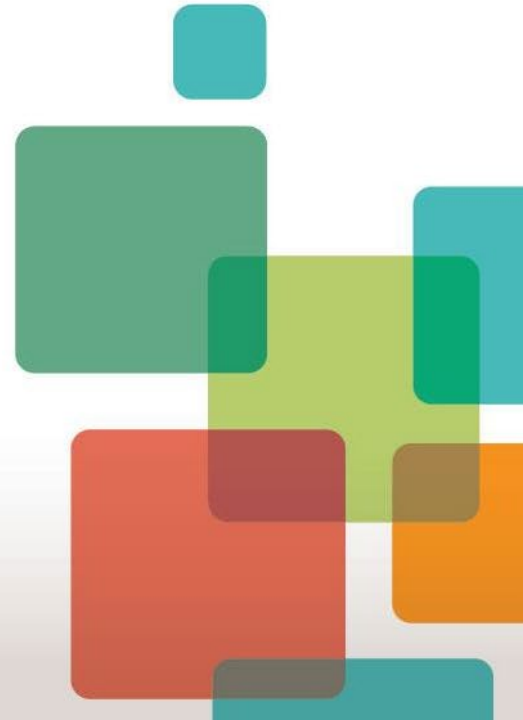
Changes Coming to the MN Tax Form



- Starting with tax filing for 2024, Minnesota's M1 form will include a checkbox allowing filers to indicate whether they are interested in information about estimated eligibility for free or reduced-cost health insurance.
- Consumers who check the box will receive a mailed letter from MNsure with information about coverage options and how to apply.
- Consumers who check the box and apply through MNsured.org will qualify for a new special enrollment period opportunity.
 - The SEP provides them 65 days from the date of the mailing to enroll outside of the open enrollment period.



2025 Open Enrollment Nuts & Bolts



Timeline: September

- Monday, September 16 through Thursday, September 26: QHP renewal batches.
 - Most QHP consumers have had their 2025 eligibility automatically updated based on federal data sources, including tax credits and cost-sharing reductions.
 - “Blackout period” ended on September 26 and MNsure resumed processing life events on September 27.
- Friday, September 27: Department of Commerce released final approved health and dental insurance rates for 2025.

Timeline: October

- Early October: Eligibility notices mailed to consumers with 2025 information.
- October 7: Anonymous plan comparison tool goes live
 - Consumers can start researching 2025 plan options through the anonymous plan comparison tool.
- Mid-October:
 - If a consumer is currently enrolled, they will be “passively” renewed into a same or similar plan for 2025.
 - Additional “catch-up” enrollment batches will run for consumers who enroll in 2024 coverage later in the year.
 - Renewing consumers can view a notice with information on their 2025 enrollment in their enrollment dashboard.

Open Enrollment



- Friday, November 1: 2025 Open Enrollment begins
- **Wednesday, December 18:** Deadline to select a plan with a January 1 effectuation date.
- Tuesday, December 31: consumers who qualify for a special enrollment period may still enroll for January 1 start date.
- Wednesday, January 15, 2025: Last day of open enrollment. Plan selections made from December 19 through January 15 will have a February 1 effectuation date.
- After January 15: Only the following are eligible to enroll:
 - Consumers who qualify for a SEP
 - Consumers eligible for Medical Assistance or MinnesotaCare
 - American Indians who belong to a federally recognized tribe

2025 Open Enrollment Hours

- The Assister Resource Center and Broker Service Line hours for open enrollment are posted on the “Contact Us” page on Navigator One Stop and Broker One Stop.
- Open the following Saturdays during open enrollment:
 - From 9 a.m. to 1 p.m. on December 7, December 14, January 4, and January 11
- Closed for state holidays:
 - November 11, 28 and 29, December 25 and January 1
- Extended hours for open enrollment deadlines:
 - December 11-13 and 16-18
 - January 13, 14 and 15

Notices Mailed in October

- QHP-eligible consumers may receive two notices in the mail in October:
 - A notice from MNsure that provides information on the consumer's eligibility for 2025. This goes to all consumers with 2024 QHP eligibility, even if they are not currently enrolled. There are several possible versions, depending on the consumer's situation.
 - If they are currently enrolled in a plan through MNsure for 2024, they will also receive a notice from their health insurance company that tells them what plan they are enrolled in for 2025.

MNsure Eligibility Notice (or PARN)

- This notice will confirm the consumer **was re-determined eligible for a QHP** in 2025.
 - Will include any tax credit amounts and/or cost-sharing reductions.
 - Does not include their 2025 plan enrollment status.
- Consumer action step:
 - Review the “Information Summary” and report any changes to the agency listed on the notice.

MNsure Operations
P.O. Box 64253
St. Paul, MN 55164-0253



Aug 8, 2024 11:38 AM
Case Number: 17113516

ASPEN JOHNSON
345 GRAND AVE
ST PAUL MN 55112

Health Care Eligibility Renewal Notice

Aspen Johnson

Your eligibility to purchase insurance through MNsure has been renewed for next year. You can review your renewed eligibility in the “Eligibility Status” section below.

Your eligibility was renewed using the information you provided about your household. You need to update this information if it has changed. Please review your household’s information in the “Information Summary” section below. If you have any household information changes to report, please follow the instructions in the “Information Summary” section.

During MNsure’s open enrollment period, November 1, 2024 through January 15, 2025, you can shop for new coverage or choose to stay in your current plan for 2025 through MNsure. If you want to shop for new coverage during open enrollment, you can go to MNsured.org at the start of open enrollment to shop and compare plans. After open enrollment ends, you will have limited opportunity to add individuals to your coverage or make plan changes until the next open enrollment period.

Eligibility Status

Tulip Smith - MNsure ID Number: 9022686260

Coverage Type	Eligibility Status	Program Effective Date
Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions	Approved	01/01/2025

Tulip Smith qualifies for Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions starting 01/01/2025. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))

MNsure Eligibility Notice with no FTI

- Notice confirms the consumer is eligible for a QHP, but no longer qualifies for financial assistance:
 - They may not have filed a federal income tax return for a year they received APTC
 - The authorization to check their federal tax information (FTI) has expired, or
 - Records show they are eligible for or enrolled in Medicare Part A
- Consumer action steps:
 - Follow the instructions in the notice to have their eligibility for financial assistance updated.
 - Review the “Information Summary” and report any changes to the agency listed on the notice.

MNsure Operations
P.O. Box 64253
St. Paul, MN 55164-0253

 **MNsure**
where you choose health coverage

Oct 1, 2024 3:33 PM
Case Number: 11839788

MOM ADAMS
100 MAIN ST
MINNEAPOLIS MN 55416

Health Care Eligibility Renewal Notice

Mom Adams
Your eligibility to purchase insurance through MNsure has been renewed for next year. You can review your renewed eligibility in the “Eligibility Status” section below.

Eligibility Status		
Mom Adams - MNsure ID Number: 2352592356		
Coverage Type	Eligibility Status	Program Effective Date
Qualified Health Plan	Approved	01/01/2025

Mom Adams qualifies for Qualified Health Plan starting 01/01/2025. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))

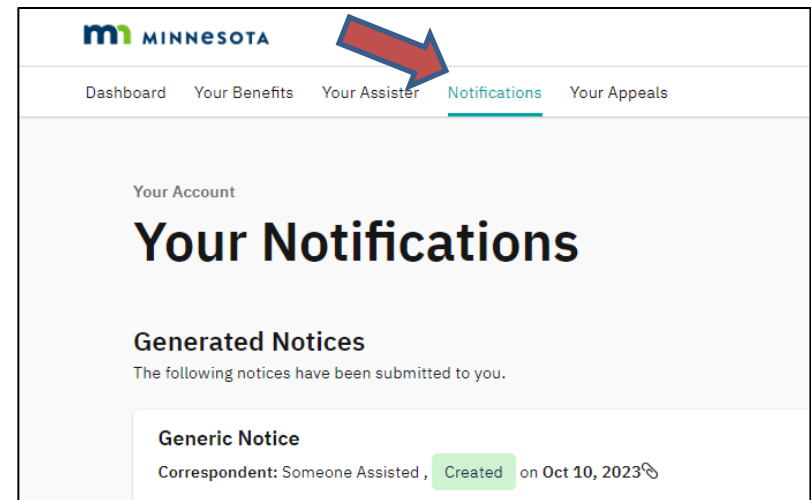
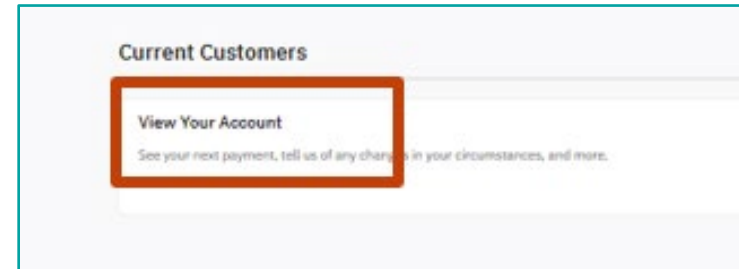
Mom Adams no longer qualifies for Advanced Premium Tax Credit/Cost-Sharing Reductions . Your financial assistance will no longer be in effect on 01/01/2025.

You do not qualify for an advanced premium tax credit because of one of the following reasons:

1. Advance payments of the premium tax credit were made to your health insurance company to reduce your premium costs in prior years, and we can't tell if a tax return was filed during those years. (Code of Federal Regulations, title 45, sections 155.305(f)-(g) and 155.310(d))
2. When you applied for coverage, you chose not to allow the use of income data, including information from tax returns, to help renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(i))
3. Our records show that you may be eligible for or enrolled in Medicare Part A. (Code of Federal Regulations, title 45, section 155.305(f))

Finding Notices

- The appropriate notice will be mailed and system-generated notices will be available in the consumer's online account.
- To find most eligibility notices:
 - Consumer logs into their account and selects "View Your Account" under "Current Customers."
 - The select the tab at the top for "Notifications."
 - Assisters cannot view consumer eligibility notices through their assister portal account.



Health Care Eligibility Review Needed

- Mailed to households where a member is projected to be eligible for MA or MinnesotaCare because of updated information for 2025.
 - Notice will not be viewable in their online account.
- Consumer action steps (**new!**):
 - Consumer must call DHS at the number on the notice by December 2 to renew coverage.
 - If they do not respond by December 2, the people on the notice will lose QHP eligibility for 2025.

DHS Health Care Consumer Support
PO Box 64252
St Paul, MN 55164-0252



October 1, 2024 8:49 AM
Case Number:

Application Filer Name
Address Line 1
Address Line 2
City, State, Zip



Health Care Eligibility Review Needed

Important: Action Needed

Member Name	MNsure ID Number

The people listed on this notice may no longer be eligible to purchase a qualified health plan through MNsure in 2025, but might be eligible for Medical Assistance or MinnesotaCare.

Health Insurance Company Notice

- Health insurance companies will mail renewal notices which will show 2025 eligibility and what plan the consumer has been passively enrolled into for 2025.
- The notice estimates the monthly premium payment but may still reflect 2024 advanced premium tax amounts due the timing of information being available.
- Since the notice is generated by the carrier, it is not available in the consumer's MNsure online account.

Why am I getting this letter?

Your health coverage is still being offered in [6 Year], but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Also make sure to update your information with [7 Exchange].

What's changing in [8 Year]

Your new premium

- **Starting in [9 Month], your new monthly payment is estimated to be \$[10 Dollar amount].**
Here's the math: Monthly premium of \$[11 Dollar amount] minus [12 Phrase or dollar amount] of possible help. Your actual monthly payment may be different because your financial help may change in [13 Year]. You'll find out your new monthly payment when you get your [14 Month] bill.

Important: This estimated monthly payment is based on current information we have for [15 Year]. It might not account for some or all changes that could impact your monthly payment, like cost changes in your area for next year, or changes to your household income or family size. To find out the actual amount of your monthly payment, update your [16 Exchange] application. Get details in "What you need to do" below.

- Your [17 Current year] monthly payment is \$[18 Dollar amount].
Here's the math: Monthly premium of \$[19 Dollar amount] minus \$[20 Dollar amount] of financial help you get each month.

MNsure Enrollment Notice

- Notice for consumers actively enrolled in a 2024 plan will include 2025 plan enrollment information and the 2025 premium amount after any advanced premium tax credits are applied.
- This notice is not mailed but is available both under the “Notifications” tab in the consumer’s METS account and in “My Inbox” in the consumer’s enrollment platform.
- Assisters can view this notice through the enrollment platform if they have an assister portal association with the consumer.
- Information about the 2025 premium amount and any tax credits will not be visible on the consumer’s enrollment dashboard until November 1. Consumers and assisters can use this notice to find that information prior to November 1.

MNsure Enrollment Notice (continued)

- If a consumer is eligible for more than \$1 APTC and elected to use \$0 of their eligible APTC for the 2024 plan year the \$0 APTC will be retained for the consumer for the 2025 plan year.
 - The enrollment notice will include a message that \$0 has been applied.

Dear Rish Nelson,

Your private health insurance coverage has been renewed for plan year 2024, effective January 1, 2024.

Health Plan Renewal Information

In 2023, you chose a \$0 advanced premium tax credit. Your choice of \$0 advanced premium tax credit has been carried over to your 2024 plan.

- **Plan Name:** UCare M Health Fairview Gold
- **APTC Amount:** \$0
- **Net Premium:** \$947.23

Member Name	Renewal Status	Reason
Rish Nelson (Subscriber)	Renewed	N/A
Spouse RishNelson	Renewed	N/A
ChildOne RishNelson	Renewed	N/A

If you applied for financial assistance, you will receive a separate renewal notice in the mail from MNsure with details about your eligibility for 2024 advanced premium tax credit and cost-sharing reductions.

Cancelling or Changing Coverage

- Consumers can shop for a different plan during open enrollment.
- If a consumer does not want coverage for 2025, they **MUST** cancel their private plan through MNsure. If they just stop paying premiums, they may need to pay past due premiums before restarting coverage with the same insurance company in the future.
- Note on Medicare: MNsure autogenerates a notice to QHP enrollees 90 days prior to the enrolled individual turning 65. Consumers must contact MNsure to terminate their plan prior to the beginning of the month in which Medicare coverage begins.

SHOP FOR MEDICAL PLANS FOR 202x

SHOP FOR DENTAL PLANS FOR 202x

Enrolled Household Members (1 members)

You have successfully enrolled the following household members. An advanced premium tax credit in the amount of **\$57.54 per month** has been applied to the monthly premium amount.

✓ Jane Doe

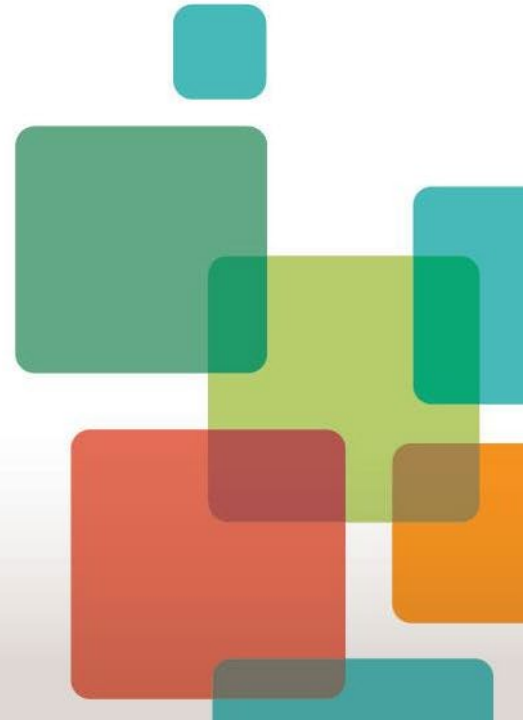
Medical Insurance
Health Plan Silver Copay
\$200.69 per month

→ **Cancel Coverage**

Change Plan



Supporting MNsure Consumers



Protecting Consumer Information

- **You are responsible** for ensuring proper handling and safeguarding of personally identifying information (PII) collected, created, used maintained or disclosed on behalf of MNsure.
- PII includes, but is not limited to, a person's name, birthday, Social Security number, phone, address, tax credit information, household income, eligibility information, enrollment information, tax filing status, income, family size and health information.
- Assisters should request a secure email when transmitting PII to the Assister Resource Center (ARC) or Broker Service Line.
- Assisters that have their own encrypted email service may request permission to use that service instead. Please note that not all encrypted services are “friendly” with the state's security systems.
- Review the [Secure Email Policy](#) for more information.

MNsure's Assister Portal

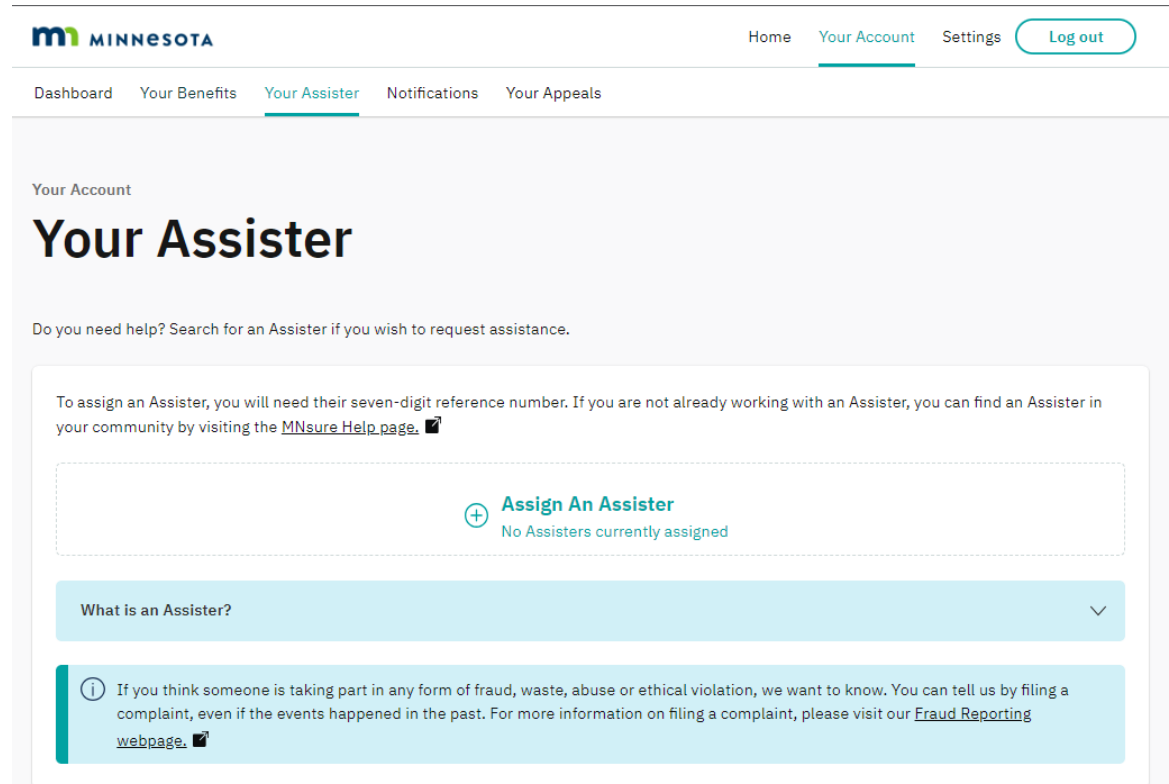
- MNsure offers certified partners an assister portal that allows you to act on behalf of a consumer to:
 - Submit an online application
 - Enroll a household in health and dental coverage
 - Confirm enrollment status and plan information
 - View premiums and adjusting tax credit amount applied
 - Cancel (prior to plan starting) and disenroll (after plan starts) online
 - View enrollment related notices

Access to the Assister Portal

- Brokers receive instructions to set up an assister portal account once they have completed certification.
 - The assister portal is essential for brokers as the association with a client establishes the Agent of Record (AOR).
 - Brokers should confirm they can log in to their assister portal account prior to open enrollment. Email the Broker Service Line with any problems (include a screenshot to help troubleshoot).
- Navigators and CACs may set up an assister portal account if:
 - Assister portal training is complete, and
 - The agency has approved access through the Agency Management Program (AMP).
- You can email the ARC/Broker Service Line to request an assister portal password reset.

Associating with a Consumer

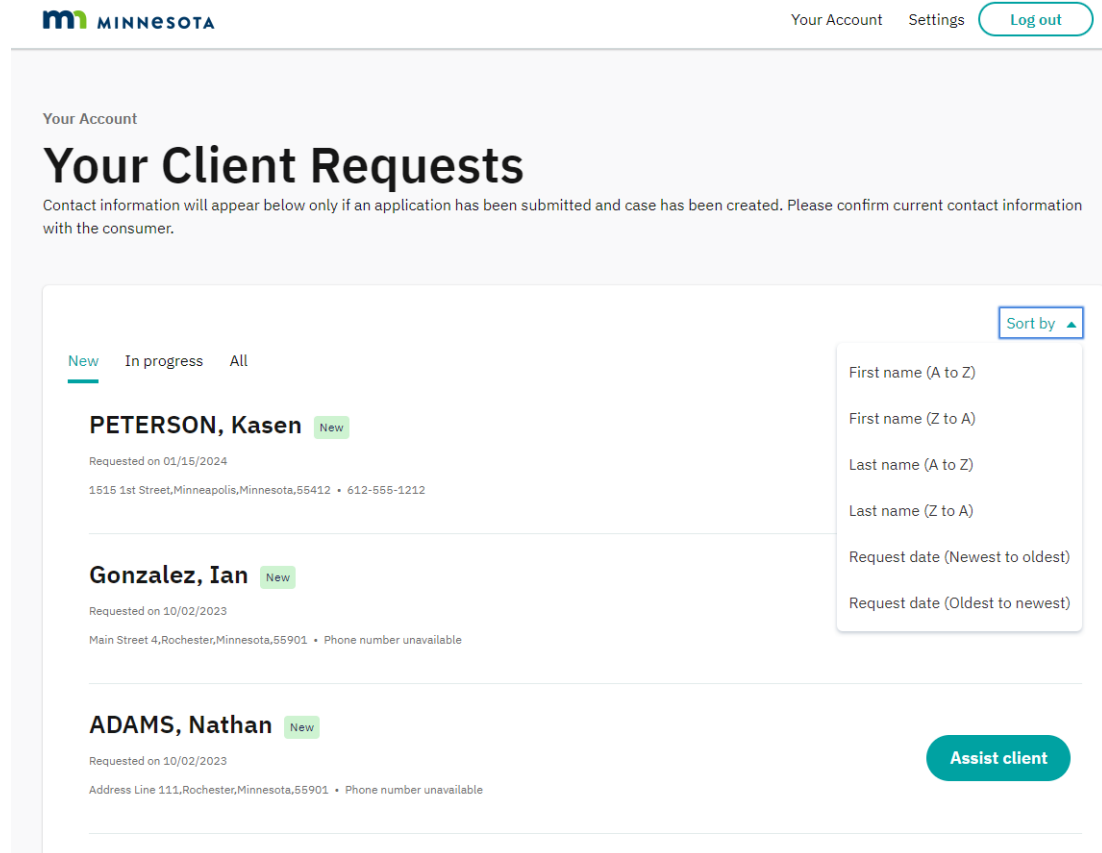
- For brokers, the **first step** with every client should be to confirm you are listed as the Assister.
- Consumer starts the process for authorizing an assister by selecting “Your Assister” tab.
- The consumer still will enter the assister’s Reference Number to complete the authorization.



The screenshot shows the MNsure Minnesota website interface. At the top, there is a navigation bar with the MNsure logo, links for Home, Your Account, Settings, and a Log out button. Below this is a secondary navigation bar with links for Dashboard, Your Benefits, Your Assister (which is highlighted), Notifications, and Your Appeals. The main content area is titled 'Your Account' and 'Your Assister'. It includes a search prompt: 'Do you need help? Search for an Assister if you wish to request assistance.' Below this, a text box explains that to assign an assister, a seven-digit reference number is needed, and provides a link to the MNsure Help page. A large button labeled '+ Assign An Assister' is present, with the text 'No Assisters currently assigned' underneath it. A light blue expandable section titled 'What is an Assister?' is also visible, containing an information icon and text about filing a complaint for fraud, waste, abuse, or ethical violations, with a link to the Fraud Reporting webpage.

Assister Portal Client Requests Screen

- When logged into the assister portal, you can view all your associated clients.
- You have the option to sort by first or last name, or by request date.
- The tabs also allow you to narrow the search by “New” (client accounts you have not viewed using the assister portal) or “In progress.”



The screenshot shows the 'Your Client Requests' page in the Assister Portal. At the top, there's a header with the 'm MINNESOTA' logo, 'Your Account', 'Settings', and a 'Log out' button. Below the header, the page title 'Your Client Requests' is displayed, followed by a note: 'Contact information will appear below only if an application has been submitted and case has been created. Please confirm current contact information with the consumer.' The main content area features three tabs: 'New' (selected), 'In progress', and 'All'. A list of client requests is shown, each with a name, a 'New' status tag, a request date, and contact information. A 'Sort by' dropdown menu is open on the right, showing options: 'First name (A to Z)', 'First name (Z to A)', 'Last name (A to Z)', 'Last name (Z to A)', 'Request date (Newest to oldest)', and 'Request date (Oldest to newest)'. At the bottom right, there is an 'Assist client' button.

m MINNESOTA

Your Account Settings Log out

Your Account

Your Client Requests

Contact information will appear below only if an application has been submitted and case has been created. Please confirm current contact information with the consumer.

New In progress All

PETERSON, Kasen New
Requested on 01/15/2024
1515 1st Street, Minneapolis, Minnesota, 55412 • 612-555-1212

Gonzalez, Ian New
Requested on 10/02/2023
Main Street 4, Rochester, Minnesota, 55901 • Phone number unavailable

ADAMS, Nathan New
Requested on 10/02/2023
Address Line 111, Rochester, Minnesota, 55901 • Phone number unavailable

Sort by ▲

- First name (A to Z)
- First name (Z to A)
- Last name (A to Z)
- Last name (Z to A)
- Request date (Newest to oldest)
- Request date (Oldest to newest)

Assist client

Print the Application Summary Screen

Summary

This is a summary of the information you have given us. Please review this information carefully to ensure that it is all correct before continuing.



Please review all information on this page for accuracy. If you need to make changes, click the 'Add' link next to the appropriate question or the 'Edit' link next to the appropriate record. Click the 'Remove' link next to the appropriate record.

About Primary Applicant

Member Name	Gender
Michelle Strong	Female
	Social Security Number
	554555555

Attested Projected Annual Income

Member Name	Projected Income	Amount	
Michelle Strong	As reported on the federal tax return.	\$35,000.00	Change
Member Name	Projected Income	Amount	
Alicia Strong		\$16,000.00	Change

Tax Filing Information

Member	Filing Status	Files Jointly with Spouse?	Dependent of	
Michelle	Tax Filer	Yes		Change
Member	Filing Status	Files Jointly with Spouse?	Dependent of	
Alicia	Tax Filer	Yes		Change
Member	Filing Status	Files Jointly with Spouse?	Dependent of	
Joseph	Tax Dependent		Michelle	Change

- This summary screen can be printed for future reference by using “Ctrl+P”.

“Pay Now” Feature

- “Pay Now” is an option that allows the consumer to make their first month’s premium payment (binder payment) using a button in the enrollment platform.
- Pay Now button is available after the consumer has enrolled in a plan with a participating carrier (offered by all health and dental carriers, except Blue Plus).

Quartz Health Plan MN Corporation SELECT SILVER I303-04	Monthly Premium Elected APTC	\$1,293.64 -\$373.33
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Medical Monthly Payment **\$920.31**

It is important to pay now to complete your enrollment to begin coverage on **04/01/2022**
Please use the “Pay Now” button to submit your first payment.

Pay Now

Monthly Premium Due	\$920.31
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- Or “Current Enrollments” screen:

Monthly Premium:	\$1,293.64	Spouse	Milinda
Elected APTC:	\$373.33	Self	Joseph
Monthly Premium Due:	\$920.31	Child	Tyler R
Premium Effective Date 📅:	04/01/2022	Child	Rose F

Pay Now **Cancel Coverage**

Updating an Application



- Some information can be reported up to 60 days in advance of the change occurring:
 - Change in tax filing status
 - Gain/loss of minimum essential coverage
 - Gain/loss of employer-sponsored insurance (ESI), including the end of COBRA coverage
 - Loss of employer subsidy for COBRA
- Changes cannot be processed until the date the change happens.
 - For example, consumer is losing ESI on 1/31/2025. Assister can report the change in December since that is within 60 days, however, MNsure cannot process the change until 1/31/2025.
- Income changes cannot be reported more than 7 days in advance.

Reporting Projected Annual Income

- If consumer is reporting a change to their current income (an income change occurring within seven days or occurred in the past), report:
 - Beginning September 14, report both 2024 PAI and 2025 PAI (list 2025 PAI in the comments)
 - Beginning December 1, only report 2025 PAI
- 2025 PAI-only changes cannot be processed at this time. It is not possible to get an early 2025 eligibility determination for an income change that has not yet occurred.
 - 2025 PAI changes cannot be reported until December 19 or later

Timesaving Tools

- Case status request form
 - Available for brokers and navigators/CACs to get consumer case information without needing to call
 - Find links to the form under the Quick Links tool on the Assister Central home page
- Online manual account creation tool
 - For consumers who are unable to complete identity proofing online
 - Allows assisters to support a consumer through the account creation process, including monitoring status of the request

Helping Consumers on Assister Central

- Helping Consumers was created specifically for you and houses tools and resources that you can use when assisting your clients.
 - It is organized to follow the steps that typically occur in helping a consumer apply, enroll and maintain coverage.

Getting Started

Prepare to meet with consumers. Gather everything you need to have a successful meeting.

Screening Consumers

Get to know your consumer and understand their needs.

Creating Accounts

Assist consumers through the account creation process.

Apply for Coverage

Help consumers start and complete an application through MNsure.

Shop and Enroll

Help consumers shop and compare MNsure health and dental plans, select a plan and enroll.

Renewals and Open Enrollment

Help consumers successfully renew their coverage and prepare for open enrollment.

Report Application Changes

Help consumers report application changes, including life events.

Special Enrollment Period (SEP)

Help consumers apply for a special enrollment period.

Special Populations

Support special populations in need of application and enrollment assistance.

Tax Information

Help consumers understand health insurance tax documents.

Verifications

Help consumers successfully submit pre- and post-enrollment verifications.

Useful Policies and Procedures

Assister Joint Policies and Procedures

Joint policies and procedures for all MNsure-certified brokers, navigators and CACs. MNsure will release individual policies as they are updated.

[Broker-specific policies and procedures](#)

[Navigator- and CAC-specific policies and procedures](#)

[Privacy Warning and Rules of Behavior](#) (This is a policy for consumers that assisters will need when creating an account for a consumer.)

Account Request

Policy for helping consumers manually set up an account.

Assister Roles and Responsibilities

Policy for assister roles and responsibilities for MHCP applicants and enrollees

Code of Conduct and Rules of Behavior

Policy for assister commitment of business practices

Electronic Signatures

Policy for accepting electronic signatures on documents

Inappropriate Interactions

Policy for when and how assisters may terminate a phone call or meeting.

Limited English Proficiency

Policy for assisting individuals who are limited in their English language proficiency.

Over-the-Phone Account Creation

Policy for creating an account over the phone.

Preferred Assister Lead

Policy for assister lead referral and reporting.

Reporting Fraud and Complaints

Policy for reporting complaints and fraudulent activity.

Secure Email

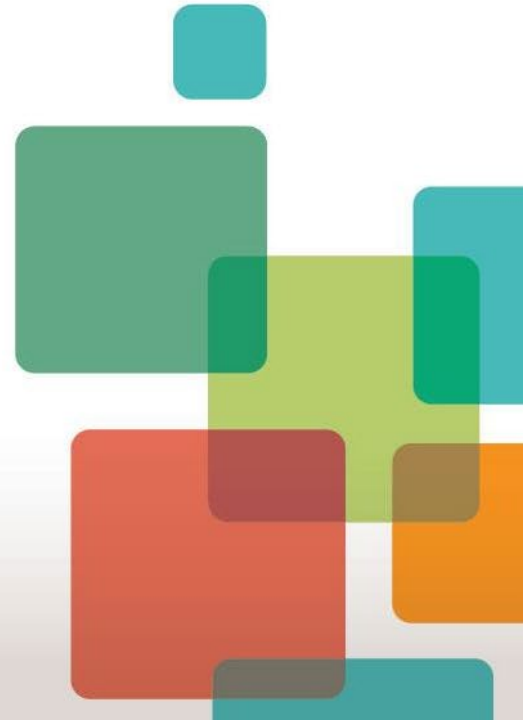
Policy for when and how assisters should use secure email to protect consumers' information.

Virtual Meetings

Policy for using virtual meeting tools to assist consumers.



Connecting with Consumers



Assister Directory: AMP/BAMP

- To help consumers connect with the right fit, brokers and navigators can clarify how and where they offer help.
- Designated agency administrators can update this information in the Agency Management Program (AMP) and Broker Agency Management Program (BAMP).
 - In the “Public-Facing Information” section for each staff on their roster, agency administrators should update the following fields:

Choose each service you provide to consumers in Minnesota:

Remote Assistance in all Counties (By phone or virtual option.) *

☒ Yes ☐ No

In-person Assistance (In selected counties only. If only remote assistance, do not select any counties here.)

☐ Aitkin

☐ Anoka

☐ Becker

☐ Beltrami

☐ Benton

Assister Directory: Consumer View

- There were nearly 39,000 views of the Assister Directory last open enrollment!

Assister Type	☐ Broker ☐ Navigator ☒ Both
City	Any
Zip Code	Any
Include Nearby Zip Codes?	No
Certified for Insulin Program Assistance	☐ Certified (navigators only)
Spoken Languages	☐ English ☐ American Sign Language ☐ Amharic ☐ Arabic ☐ Burmese
Can Help Remotely (By Phone Or Online)	☐ Remote Help
Can Help In Person (In Counties)	☐ Aitkin ☐ Anoka ☐ Becker ☐ Beltrami ☐ Benton
Organization Name	Any

Name Navigator, Helen
Organization Example Navigator Organization
Address 1 Main St
City / State / ZIP Maplewood, MN 55112
County Ramsey

Assister Type Navigator
Email gethelp@examplenavigator.org
Phone (555) 555-5555
Spoken Languages English, Greek
Can Help Remotely (By Phone Or Online) Yes
Can Help In Person (In Counties) Anoka, Dakota, Ramsey
Certified for Insulin Program assistance No
Approximate Distance (Miles) -

Enrollment Events Calendar

- Enrollment Events Calendar: Post your education and enrollment events or office hours to MNsure's online events calendar.
- There were more than 9,000 views of calendar events last open enrollment.

Enrollment Events

MNsured-certified brokers and navigators provide free enrollment help through virtual meetings, phone appointments or in-person meetings.

Table Compact

My Events

MONDAY, SEPTEMBER 9, 2024

When	Event	Location
September 9, 9am - 4pm	MNsured Enrollment Assistance Event	7240 Brooklyn Blvd #200 Brooklyn Park, MN 55429

September 2024

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12

- Email brokers@mnsure.org or navigators@mnsure.org if your organization is not listed in the drop-down menu for adding events.

Outreach Materials

- Download or order outreach materials including brochures, fact sheets, flyers, posters and more. Most materials are available in multiple languages to help certified assisters reach limited English proficiency (LEP) Minnesotans.
- 2025 Income Guidelines in Hmong, Russian, Somali, Spanish and Vietnamese are available online to download.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- MNsure brochures and appointment cards in Hmong, Russian, Somali, Spanish and Vietnamese are available online. No change from prior versions.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- Go to Assister Central's [Outreach Materials](#) page to order materials, we typically mail out orders once a week.

Finding Shared Resources

Shared Resources

Data Privacy and Security

Document Library

External Resources

Joint Policies and Procedures ▶

Outreach Resources ▶

Shared Resources

Data Privacy and Security

Document Library

External Resources

Joint Policies and Procedures

Outreach Resources

▶ Enrollment Events Calendar

MNsure Story Collection

Outreach Curriculum

Outreach Materials

Press and Social Media



Thank you!

Christina.wessel@state.mn.us

