

MNsure



MINNESOTA'S HEALTH INSURANCE MARKETPLACE

What is MNsure?



MN SURE & the ACA

MNsure is Minnesota's version of the Affordable Care Act
commonly called "Obama Care"

It is the LAW

Will it continue under a new political leadership?
If you know, please tell us....we would like to know!

Penalties for “lack” of coverage

Penalties are enforced at tax filing time by the IRS

In 2016, it is the greater of:

2.5 % of the amount of any taxable income that exceeds your tax filing threshold amount, **or** \$695 per adult and \$347.50 per child (up to a maximum of \$2085).

After 2016, the tax penalty increases annually based on a cost-of-living adjustment.

A person will only pay one-twelfth of the total annual penalty for each month without coverage.

Exemptions from coverage mandate: these require you to APPLY for an exemption BEFORE the end of the tax year.

- Individuals who cannot (*by federal definition*) afford the coverage available through MNsure
- Individuals who cannot afford the coverage that is available through their employer (*by federal definition*)
- Individuals who have suffered a hardship, including eviction, bankruptcy or domestic violence
- Individuals who have been uninsured for less than three months
- Members of a federally recognized tribe or eligible for services through an Indian Health Services provider
- Members of a religious group that objects to health coverage
- Members of a health care sharing ministry
- Individuals who are incarcerated
- Citizens living abroad and individuals who are not U.S. citizens, not U.S. nationals, or not lawfully present in the U.S
- An individual over age 30 wanting to purchase catastrophic coverage must receive a hardship or unaffordable coverage exemption. Individuals age 30 and younger do not need an exemption to purchase this type of coverage.

Exemptions from the Mandate that DON'T require you to file an exemption request:

Individuals who do not file a tax return because their income is too low. You don't need to ask for an exemption if you're not going to file a federal income tax return because your income is below the [filing threshold](#). If you aren't sure if this applies to you, you may want to apply for an exemption.

Assessing your eligibility & Application for an exemption...

<https://www.healthcare.gov/exemptions-tool/#/questions>

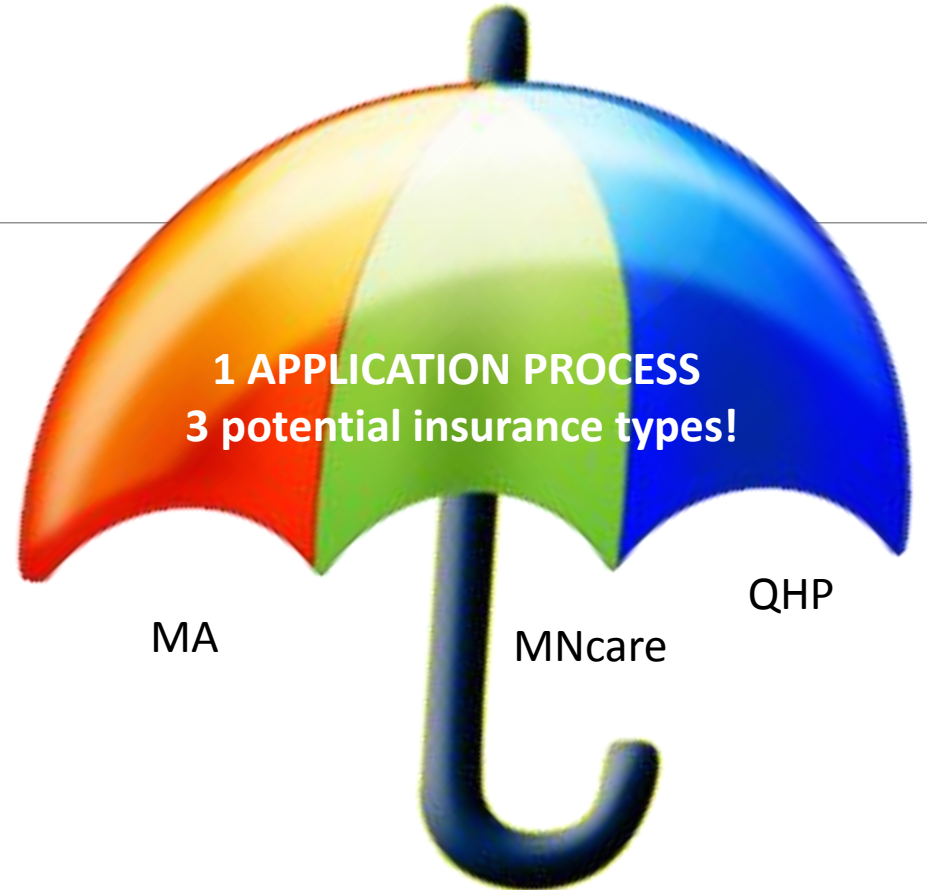
<https://www.healthcare.gov/health-coverage-exemptions/forms-how-to-apply/>

Mnsure is a system.....not a plan name



The MNsure SYSTEM Determines Eligibility for:

- ★ Medical Assistance (MA/Medicaid)
- ★ Minnesota Care (MNcare/Mcre)
- ★ Qualified Health Plans; with or without subsidies (QHP's)



IMPORTANT!

Medicare is not included in the MNsure application or purchasing system.

Medicare is for people over age 65 and/or people with disabilities.

Medicare policies are NOT available through MNsure.

TERMINOLOGY

Premiums: A monthly price paid for health insurance. Similar to car insurance, health insurance premiums must be paid in advance of receiving care.

Deductible: Some policies require that you pay the first X number of Dollars (\$500, \$1,000, 10,000) BEFORE the benefits of the plan you've purchased will kick in. Usually, the higher your deductible the cheaper the premium per month.

CoPayment: A fixed amount/fee that you will be charged each time you receive a service (a doctor's visit) or obtain medications; this will be paid to the provider.

- These range from \$1 a medication to as much as \$100 depending on the type of medication

CoInsurance: With Qualified Health Plans; the insurance provider/carrier will require you to pay a percentage for each service provided. Example: If you go to the emergency room, your carrier may pay 80% of that cost and you will be required to pay 20% co-insurance toward that visit.

SEE HANDOUT FOR ADDITIONAL TERMS COMMONLY USED

The 3 programs available through MNsure.

Medical Assistance	Minnesota Care	Qualified Health Plans
Managed by County of residence and overseen by the county's Contracted Health Management Organizations		
No Monthly Premiums		
No Deductibles		
Co-payments: minimal costs at the pharmacy and provider's offices		

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A quick comparison of the MNsure programs:

Medical Assistance	Minnesota Care	Qualified Health Plans
Managed by County and Contracted Health Management Organizations	Managed by the State of Minnesota	Managed by private Health Insurance Companies: Blue Cross/Health Partners/Medica
No Monthly Premiums	Monthly premiums are based on household income: \$0 to \$80 per person	Premiums are set by the company just like all private health care plans.
No Deductibles	No Deductibles	Per Person and Per family deductibles apply
Co-payments: minimal costs at the pharmacy and provider's offices	Co-payments: minimal costs at the pharmacy and provider's offices	Depending on the cost of the premium; you may have varying levels of co-payments

Eligibility for all programs is based on Income

Cost of premiums for Qualified Health plans are based on:

- Income
- Age
- Location you are residing
- Tobacco Use

No longer can anyone be disqualified from an insurance plan because of pre-existing conditions nor can they be charged more for a policy.

When can I sign up?

Consumers can do a paper or electronic MNsure application ANY TIME during the year. Eligibility for coverage can be determined at any time.....HOWEVER.....

If you are eligible for a Qualified Health Plan and it is not open enrollment (Nov through Jan)...you either need to have a “qualifying life event” OR you will have to go without insurance until the next open enrollment period.



Medical Assistance:
enroll ANY time during the year

Minnesota Care: enroll ANY time during the year

Qualified Health Plans
ENROLL ONLY NOV THROUGH JANUARY
OR QUALIFY FOR SPECIAL ENROLLMENT

Qualifying Life events include:

- Death,
- Birth,
- marriage,
- the loss of health insurance from an employer,
- the loss of health insurance from MA or MNcare
- Moving from one health plan service area to another

****You have 60 days from the date of the life changing event to enroll in a plan.**

That means enroll....not just apply!

NOT just MNsure eligible households.....

No longer can someone apply for health insurance in the middle of the year...the market is restricted to enrollment periods.

November 1 through January 31

There ARE short term policies available...but they do not meet the MEC requirements and they don't cover existing conditions.

MA & MNcare are different than QHP's

A household financially eligible for **Medical Assistance OR Minnesota Care** is able to apply and receive MA or Mncare ANYTIME during the year.

*****These two public programs are NOT restricted by the open enrollment requirements.**

Sign up vs Coverage start date

- ❑ If eligible for Medical Assistance, coverage may begin immediately or even retro up to 3 months.
- ❑ If eligible for MNcare the consumer has access to coverage the first full month AFTER they have paid their premium. (must be paid by the 15th of the month prior to coverage date)
- ❑ If someone is eligible for a QHP they either need to meet a “qualifying life event” status OR they will have to wait for MNsure open enrollment to begin coverage:

November 1 through January 31

Paper or Computer?

Why you want to use the computer process rather than the paper method:

- It is FASTER – processing a paper application can take as long as 5 months at peak times
- It requires far less paperwork
- It enables digital transfer of documents....no lost forms
- You can get FREE assistance with the computerized version: Navigators are available and they will supply a computer, internet access, guide you through the questions or even read them and type in your answers for you....they will advocate for you if things go wrong along the way.

How does the application PROCESS work?

1. A consumer goes on line through www.mnsure.org and creates an account (creates user name, password, shared secret and answers security questions)

*It is possible to do a paper application...but not advised. Processing times are long and filled with problems

2. The consumer opens the account and chooses to “Apply for Insurance WITH financial assistance”

3. The consumer fills in the answers to the questions asked by the “smart” program. While the consumer is typing in answers to the questions asked, the system is interacting with federal informational hubs and verifying/comparing the data entered.

If the data available through the informational hubs is consistent with what the applicant is indicating on their application; the consumer is given an immediate “processed” notice. The case is then electronically sent to the county of residence (for MA), the State of MN (for MnCare), or MNSure operations (for QHP’s) where a case is opened, case numbers and billing codes are established, and information is prepared and sent to the consumer. (typical wait 7-21 days)

If the information the consumer provides is NOT consistent with the “smart” system OR there is a significant change in household income during the year, the consumer will be mailed a notice requesting physical proofs BEFORE their case can be activated. It is important to pay attention to the address on this notification; so that you send proofs to the correct location. Don’t wait for the deadline date on the letter.

3. If there is a glitch (*another case exists with this clients name on it, a name is spelled differently in a previous application or has a different date of birth, etc*)...the client will receive a notice of “pending” or “failure to authorize”. A call to MNSure will be required to address this type of issue.

4. If a consumer is QHP eligible; the system will automatically determine any tax reductions and enrollment can occur on line within minutes.

BASIC things to be aware of when you begin an application:

1. Never use “Internet Explorer” as your website search engine. ONLY use Google Chrome or Safari.
2. Never use your phone or an Ipad to make application. You may think you are sending in an application....but it may or may not process.
3. Write down your user name, password, shared secret and answers to your security questions and keep them somewhere safe! Make several copies; keep one with a copy of your printed application and another in a safe place.
4. Have your information available BEFORE you start: for each person in your “tax household” have their full names, date of birth, social security number, address, and income verification – even if they are not applying for coverage!
5. Upon printing your completed application; write down the date and time of your application.

There is NO going back.....

There are a few CRITICAL places in the MNsure application process.

1. The summary page. Once you have entered in the names, d.o.b., social security numbers, addresses and answered questions about your “taxable household”...you will be provided with a “summary page”. At the top of that page there is a “print” option. PRINT that page for your records! Once you go to the next page....you can’t go back to print it.
2. After you have completed ALL but the signature page of the application you will be provided another “summary page”. REVIEW IT CAREFULLY! DO NOT HIT THE “NEXT” KEY BEFORE YOU ARE ABSOLUTELY POSITIVE THAT THE INFORMATION YOU HAVE PUT ON THE APPLICATION IS CORRECT AND COMPLETE. PRINT IT!
3. Once you hit the “next” key, after reviewing the 2nd summary page...you **CANNOT GO BACK AND MAKE CHANGES TO YOUR APPLICATION!**

PLEASE CONSIDER CONTACTING A NAVIGATOR BEFORE YOU START AN APPLICATION

Consider using the FREE services of a Certified MNsure Navigator nearest you. They are trained; you will find the application process much FASTER. Also, you will have their assistance in understanding/interpreting application questions. Navigators will also serve as advocates for you if there is an issue with your application.

1. How to find a Navigator:

Go to www.mnsure.org. Scroll to the bottom of the home page and click on “get help”. On the next page click on Find an Assister.

This site will ask you for a city or county where you are located and then it will identify brokers or Navigators available in that area.

OR call: 1-855-366-7873 (1-855-3MNSURE) and ask for a Navigator near you.

ADDITIONAL important things to know:

1. **“Household”** means the people claimed as dependents on a common federal tax return....NOT who lives in the house.
2. Income is figured for the current coverage year; not the past 3 months (estimates of income for the year are based on the previous year’s tax return and/or pay stubs if income is changing)
3. When you are reporting income you are reporting GROSS income; the amount earned BEFORE taxes are taken out.
4. Assets are NOT counted in this application.
5. MA income is figured on both a **monthly and an annual basis**....people with large incomes who are laid off, may be eligible for MA during the lay off time period...even if they made big \$’s when employed. MNcare and QHP’s are based on ANNUAL income.

Medical Assistance (MA, Medicaid)

THE NO PREMIUM LOW CO-PAYMENT PLAN

The COUNTY of residence is responsible for Medical Assistance processing and eligibility determination.

All Minnesota Counties are required to contract with outside medical managers as a means of providing consumers with an alternative to state monitored services. Consumers have up to one month after their eligibility determination to choose state management or the county contracted organization. *(some exceptions apply)*

What are your health care management options?

Each county in Minnesota determines who their managed health care providers will be. There IS an option to allow the state to manage your health care RATHER than using one of the managed care providers. You will want to check with your county of residence to determine your managed care provider options.

Examples:

Beltrami, Clearwater and Hubbard Counties:

Prime West Health manages Medical Assistance

Prime West Health and Blue Plus manages MnCare

Cass, Crow Wing and Aitken Counties:

Blue Plus and Health Partners manage both Medical Assistance and MNcare

MNcare

The state of Minnesota processes all Minnesota Care cases.

Monthly premiums are \$0 to \$80 per person.

MNcare CANNOT backdate coverage. The consumer applies:

- is found eligible,
- has their case opened by the state,
- Chooses their health manager
- receives AND PAYS their first month premium....
- and then has coverage.

If this is complete by the 15th of the current month...they will have coverage on the 1st of the next month.
If this is NOT complete by the 15th of this month, the consumer will NOT have coverage until the month after next.

Qualified Health Plans

QHP's are sold by Certified MNsure agents or brokers on the open market

QHP's are available outside of the MNsure system and can be purchased by anyone choosing it as a policy

QHP's are reviewed by the state and federal government to insure that they include all of the requirements of "minimal essential coverage"

If a consumer purchases a QHP without going through MNsure to do it...they cannot receive a subsidy.

If a consumer goes through MNsure and is determined to NOT be eligible for a subsidy, they can still purchase a QHP...if their financial situation changes before the end of the year...they may be able to access the associated tax deductions.

QHP's and METAL Levels

	Bronze Plan	Silver Plan	Gold Plan	Platinum Plan
Cost Plan Pays	60%	70%	80%	90%

When you purchase a Bronze level plan; you can expect that the insurance carrier will pay 60% of the costs associated with your health care. With a Silver plan; the carrier will cover 70% and with a Gold plan...80%.

General Differences in the Metal Levels

- Gold or platinum plans: these plans generally have higher monthly premiums but pay more of your costs when you need care.
- Silver or bronze plans: these plans cost you less per month, but pay less of your costs when you need care.

Common Problems for consumers....

- TRANSITIONS – BETWEEN PROGRAMS, RENEWAL PERIODS, CHANGE IN THE ENROLLMENT YEAR
- PAPER APPLICATIONS
- GENERIC NOTICES THAT ARE CONFUSING
- ACCOUNT CREATION FOR PEOPLE WITHOUT A FINANCIAL HISTORY – these may require a Manual Account Request process.

Employer Sponsored Coverage.....

If a household member has access to health insurance through an employer; you may NOT be able to receive some of the benefits included in MNsure: *(see attachment A)*

~ Minnesota Care

~ Premium Tax Credits

~ Cost Sharing

Reasons I may want to apply through MNsure even though I have ESI.....

1. My employer doesn't pay more than 50% of the premium for the least expensive plan offered.
2. My employer's plan doesn't allow me to cover my family members.
3. I have children that fall under the MA guidelines for Medical Assistance; it is possible that MA would either pay the children's premiums for your ESI plan...and/or they may serve as a secondary insurance for them; covering deductible costs and copayments.
4. My insurance is unaffordable.....BY FEDERAL DEFINITION!
 - The LEAST expensive plan my employer offers for coverage JUST for me (not my family members) costs me more than 9.6% of my household gross income.

Why apply through MNsure even if I do not qualify for a tax credit?

If your income drops unexpectedly during the year; and you have applied through MNsure for your coverage; you may qualify for a subsidy at tax time...even though you didn't anticipate it at the start of the year.

Be aware, however, that if you applied through MNsure and you anticipated and used the tax credit during the year...and then ended up with a much higher income than you were expecting...you may have to repay some of the credit.

Rules Specific to Native American Status

No premium for MNcare Benefits

May change Qualified Health Plan every month if desired

May use IHS as coverage; but need to request an exemption

IMPORTANT CONTACT INFORMATION

MNsure website: www.mnsure.org

Should I apply for an insurance coverage exemption?

<https://www.healthcare.gov/exemptions-tool/#/questions>

How to Apply for an Exemption:

<https://www.healthcare.gov/health-coverage-exemptions/forms-how-to-apply/>

Telephone Numbers

MNsure Contact Center

1-855-366-7873

- Where is the nearest Navigator?
- I am trying to create an account on line and I am having trouble with it
- Where do I find information about MNsure?

MN Department of Human Services

1-800-657-3739

- MNsure tells you to contact DHS

Your County Human Services

See attachment

- I had an income change I must report
- I don't have proof of coverage yet
- I'm pregnant

Minnesota Care

1-800-657-3672

- How much is my premium?
- How and where do I pay my premium?
- My income has changed.....