

MNSure™

A client's perspective

Topics

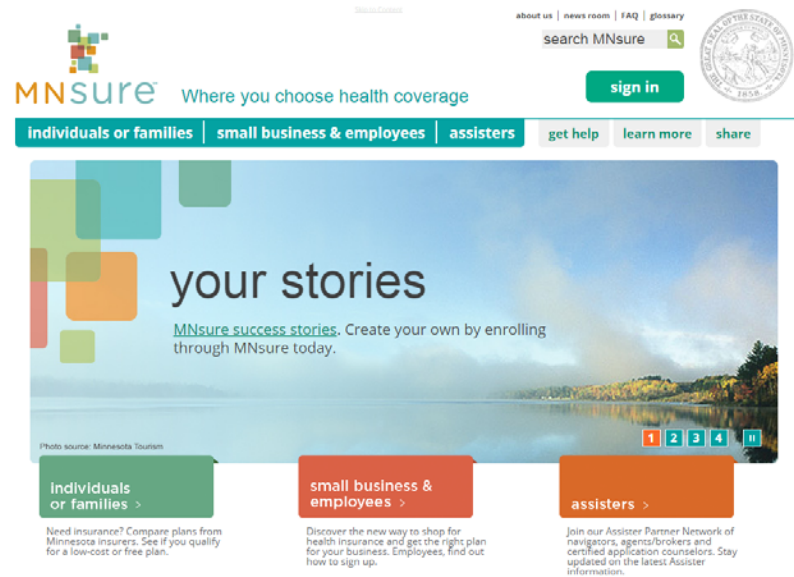
- What is MNsure?
- How do you apply?
- How do you get help?
- Examples
- Other Applications
- Issues

What is MNsure?

- Minnesota's answer to the Affordable Care Act (ACA).
- Portal for applying for MA, MCRE, APTC, QHP
 - MA: Medical Assistance
 - MCRE: Minnesota Care
 - APTC: Advanced Premium Tax Credit (Cost sharing)
 - QHP: Qualified Health Plans
- Not IMA cases (25 million case numbers)

How do you apply?

- MNsure.org



- Paper Application (6696)



How do you get help?

- Technical issues: contact MNsure
- Help applying: Navigators
 - Assistors
 - Brokers

City	County	Zip	First Name	Role	AgencyName
Blaine, MN	Anoka	55449	Angela	Broker	Angela Frattalone
Blaine, MN	Anoka	55434	Jodie	Navigator	Anoka County Community Action Program,
Blomkest, MN	Kandiyohi	56216	Ronald	Broker	Matson Insurance Agency
Blomkest, MN	Kandiyohi	56216	Angela	Broker	Matson Insurance Agency
Bloomington, IL	McLean	61702	Erik	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	Aundra	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	Justin	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	Marin	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	Robert	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	Tammy	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	Brian	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	Bruce	Broker	CC Services, Inc
Bloomington, IL	McLean	61702	James	Broker	CC Services, Inc
Bloomington, MN	Hennepin	55420	Lori	Broker	Onyx Benefit Advisors
Bloomington, MN	Hennepin	55425	Anne	Broker	NFA/Nyquist Fantastic Alliance
Bloomington, MN	Hennepin	55420	Bradley	Broker	DeWayne Insurance
Bloomington, MN	Hennepin	55431	Craig	Broker	Larson Financial Advisors
Bloomington, MN	Hennepin	55438	Daniel	Broker	Cates & Ohme Agency
Bloomington, MN	Hennepin	55420	David	Broker	Group Brokerage Services
Bloomington, MN	Hennepin	55438	Derek	Broker	Northern Underwriters, Inc
Bloomington, MN	Hennepin	55420	Dewayne	Broker	DeWayne Insurance
Bloomington, MN	Hennepin	55431	Elizabeth	Broker	Callagher Benefit Services

Example: Sally

- Sally has a computer with internet and some computer skills.
- She goes on MNsure.org and with a few identification questions, she is able to log on.
- She answers the questions and the hub checks her information and finds it to be correct.
- She and her husband get APTC and her kids get MA.
- She receives a packet in the mail a few days later.
- She chooses a managed care plan for the children and an insurance plan for herself and her husband.
- Coverage for the children begins the 1st of the application month and coverage for the parents starts the following month.

Example: Henry

- Henry lives in a rural area and doesn't have internet. He doesn't like computers. He could drive to a navigator, but since he applies for SNAP with a paper application, he chooses the paper application to fill out.
- He sends the app to the state. MCRE Operations puts it on the system.
- His income does not agree. He gets a letter a few days later saying he has to submit proofs to the local county office.
- He's self-employed, so he sends in his tax forms from last year.
- The county worker verifies the income.
- Henry qualifies for MCRE and his coverage starts the 1st of the next month.

Example: Pete

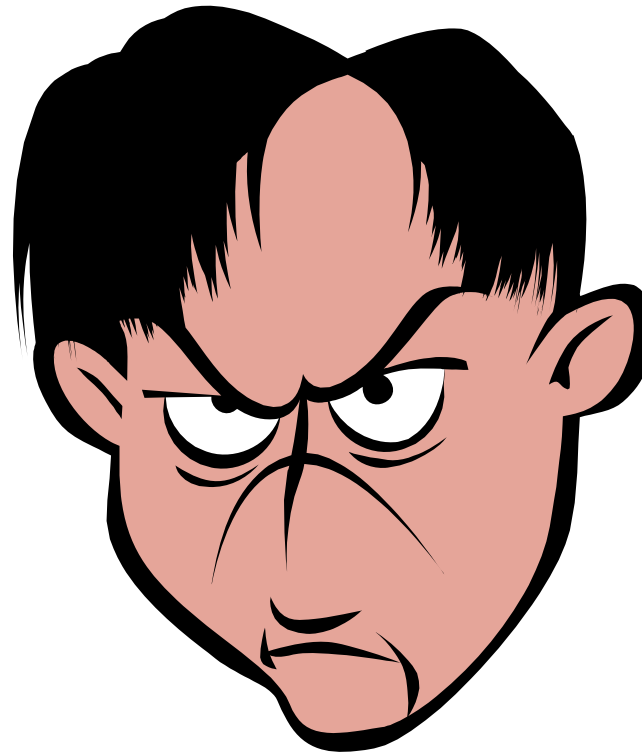
- Pete has a smartphone. He tries to apply and has a bunch of issues. He gets upset. He gets a paper application and sends it to the state.
- His application is missing information. The state tries to contact him. His voicemail is generic so they can't leave a message. They try a few times. They send out a written request for the missing information. The address is wrong and doesn't get to him.
- He gets more upset and calls MNsure. He's on hold for 2 hours and hangs up. He calls the county who cannot see his app because it's not entered in. He has to call MCRE Ops. He is on hold again.
- He gets through and gets the info he needs to submit. He sends the info to the county. The county can't use it so they forward it to the state.
- Application finally gets entered in.
- He's pending for income.
- He doesn't get the letter because notices aren't going out.
- He calls MNsure again. They say the county is waiting on income. He calls the county, upset. They find him now. They tell him what he needs to do.

Example: Pete continued

- He submits paystubs. The county notices he entered his net income and didn't include tips. They change the answers to fit his evidence.
- The county now needs a better projected income because he isn't MA anymore (over income) and his projected income is based on the wrong income. (Only MA is income based. All other programs are based on projected income.)
- Pete gets a call from the county saying his income was incorrect and that they need his projected. He's upset because he was told by Mnsure that he was going to get MA and now he has to pay for insurance!
- The county and Pete discuss the projected and come up with a logical number. If it's too high, Pete has to pay more throughout the year for insurance. If it's too low, Pete will have to pay back part of the subsidy at tax time.
- Pete mentions he is getting another job starting soon. He is told that changes can not be made in the system yet, but that he should turn in proof of the income change and the change will be made to the system when the instructions become available.
- Now Pete has to pick a plan... but he doesn't have a log-in since he used a paper app.
- Back to calling Mnsure...

Example: Pete continued

- For Pete's Sake!



Applications

- Not everyone should apply through MNsure.
- Currently most “Magi” applicants go through the site.

Populations that can be processed in MAXIS

- Age 65 or older
- Requesting help only with Medicare costs
- Children in foster care
- Age 21 years or older with no dependents and have Medicare coverage
- A person of any age receiving Supplemental Security Income (SSI)
- Applying for Medical Assistance for Employed Persons with Disabilities (MA-EPD)
- Receiving MSA – MA is automatic
- Applications for DOC inmates working with discharge planners
- Requesting MA Payment of Long-Term Care Services
- Adoption Assistance
- Breast and cervical cancer coverage group
- Living in an IMD facility
- EMA (non-citizens)

Applying with the wrong app

- Clients still:
 - apply with older applications
 - apply with the incorrect application
 - apply on the same application, but are “mixed” households.
- Clients are then sent a supplement or the correct application. Magi and Non-magi populations are asked different questions because they are subject to different rules.

Major Differences between Maxis/MNsure Methodology

- Family or Household size
- Tax filing Status
- Income and projected annual income
- Deductions
- Tasks instead of dails, tikls, etc.

System Issues

- Changes
- Life Events
- Child Support
- Adding People
- Interfacing
- Incorrect Determinations
- Notices

Positive Things

- Easier to search for people
- Better interface (to a point)
- Less worker input needed

Online vs Paper application

- The state is encouraging everyone to apply online.
- The advantage of an online application is that it cannot be submitted unless it is complete.
- If the client enters all of their information correctly and the system is working correctly, it will be approved automatically.