# AmeriCorps



## Guide to MNsure

## About MNsure, <a href="https://www.mnsure.org/">https://www.mnsure.org/</a>

MNsure is Minnesota's state-sponsored website that allows individuals and families (typically those who need financial assistance) to find and compare different types of health insurance.

As AmeriCorps members on a living stipend, we certainly qualify for at least some kind of financial assistance. It is important to clarify that MNsure is simply the website used to conduct searches for health insurance – it is **not** state sponsored health insurance.

State-sponsored health insurances are Medical Assistance and MinnesotaCare, respectively, which both fall within the purview of the Department of Human Services.

## Who qualifies for MNsure?

Really any Minnesota resident who is a U.S Citizen or in the country legally can access MNsure to compare health insurance plans, apply for financial aid in their current plan or apply for Medical Assistance or MinnesotaCare.

Per MNsure's New Customer page, open enrollment on the website is open from Nov. 1 through Dec. 22; however, there are a variety of circumstances that would qualify you to enroll earlier, these being:

- Income changed? You may have new coverage options through MNsure.
- Lost or losing health insurance? You may be eligible for a 60-day special enrollment period. This special enrollment period is available year-round to qualifying individuals.
- Other qualifying life events—like having a baby, turning 26, or moving—may qualify for a special enrollment period.
- If you qualify for <u>Medical Assistance or MinnesotaCare</u>, or are a member of a
  federally recognized <u>American Indian tribe</u>, you can enroll any time of year.

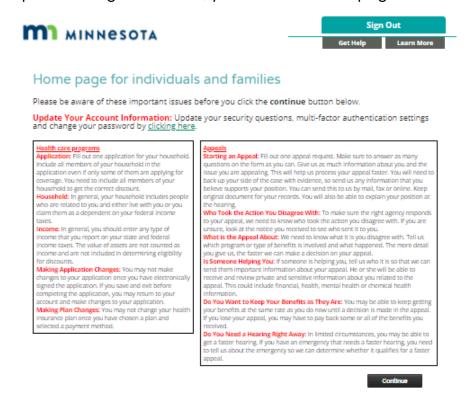
  (<a href="https://www.mnsure.org/new-customers/">https://www.mnsure.org/new-customers/</a>)

Most importantly, applications to see if you qualify for financial help can be submitted at any time throughout the year, meaning that it will not hurt to create an account before Nov. 1 if this applies to you.

## **Creating an Account**

First steps to use MNSURE are to set up an account. This may be done by verifying your identity, choosing a username, security questions, case sensitive password, PIN, etc. Altogether this should take around 10 minutes and only requires basic information.

Upon creating an account, you will find a homepage:



Clicking "continue" is the only option on this page and will lead you to a page with an assortment of options. If you are looking to apply for health coverage, select the first link: "Apply for health coverage WITH financial help."

## MNsure FAQ, selected questions from the website:

#### "Are Medical Assistance and MinnesotaCare part of MNsure?

Your eligibility (if you qualify) for Medical Assistance and MinnesotaCare is determined by the Minnesota Eligibility Technology System (METS), which is accessed through MNsure, but the **Department of Human Services (DHS)** manages these programs.

#### Here's how it works:

MNsure acts as a single front door for Minnesotans to apply for health insurance, including public health programs managed by the state (DHS) and private health insurance managed by individual insurance companies.

If you apply through MNsure for health insurance with financial help, METS determines whether you qualify for Medical Assistance or MinnesotaCare. If you qualify for one of these programs, your application and enrollment is managed by the **Department of Human**Services, including renewal, billing and support services.

For help with Medical Assistance or MinnesotaCare contact the <u>Department of Human Services</u>. See also <u>frequently asked questions about Medical Assistance and MinnesotaCare and information for new members.</u>

### <u>Do I have to enroll through MNsure?</u>

Minnesotans can enroll in health insurance coverage outside of MNsure, but doing this prevents access to <u>financial help</u> such as premium tax credits, low-cost or no-cost coverage.

Only by enrolling through MNsure can consumers get access to financial help.

All plans sold through MNsure provide comprehensive coverage and <u>consumer</u> <u>protections</u> such as no discrimination based on pre-existing conditions (you cannot be denied coverage or charged a higher premium based on your health status, for example). In addition, all plans sold through MNsure include 10 <u>essential health benefits</u>. Other plans available may not include the same benefits and protections guaranteed when purchasing a plan through MNsure.

#### Does everyone have to have health coverage?

Starting with the 2019 coverage tax year -- for which 2020 taxes are filed -- there is no longer a tax penalty or "individual mandate" for not having health insurance. (The mandate still applies to 2014-2018.)

It's important to remember that health insurance provides regular, preventive care for you and your family to stay healthy and prevent illness. **Medical bills are the number one cause** 

**of bankruptcy** and can reach into the millions of dollars. Having quality health coverage gives you peace of mind knowing that if an accident or illness strikes you and your family are protected from a lifetime of financial burden.

#### How much does it cost to buy insurance through MNsure?

Insurance costs depend on a variety of factors. But MNsure remains the only place you can apply for financial help to lower the cost of your monthly premium and out-of-pocket costs.

Most Minnesotans who enroll through MNsure qualify for financial help. The amount of financial help is based on a sliding scale, so the lower your income, the higher the amount of assistance.

To get a quick estimate for the financial help for which you may qualify, see these <u>income</u> <u>quidelines</u> or use our <u>plan comparison tool</u>.

### Who can help me enroll?

Find <u>free local help</u> from a MNsure-certified assister. They can guide you through each step of your application and enrollment.

You can also call the MNsure Contact Center at 651–539–2099 or 855–366–7873." (https://www.mnsure.org/new-customers/whatis-mnsure/faq/index.jsp)