



# Broker Statewide Webinar

December 12, 2024, 12:00 p.m.

The webinar is not being recorded, but PowerPoint presentations will be available later on Broker One Stop in the “Meetings and Webinars” section.

**During the webinar, please use the “chat” feature to submit questions.**



# Open Enrollment Critical Deadline

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- **Wednesday, December 18** is the deadline for consumers to enroll in coverage for a January 1, 2025 effectuation date!
- Broker Service Line has extended hours through the deadline:
  - Thursday, December 12 – until 7 p.m.
  - Friday, December 13 – until 7 p.m.
  - Saturday, December 14 – 9 a.m. – 1 p.m.
  - Sunday, December 15 – 9 a.m. – 1 p.m.
  - Monday, December 16 – until 7 p.m.
  - Tuesday, December 17 – until 7 p.m.
  - Wednesday, December 18 – until 7 p.m.

# Tips For Deadline Week

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- Do not wait for a life event to be processed to enroll a client for 2025 – enroll before the deadline! Once the life event is processed, the consumer’s eligibility for any financial assistance for 2025 will be updated.
- If a consumer is terminating their coverage for 2025, complete the termination online and wait to call after December 18 to close the application.
- Consumers who qualify for a special enrollment period (such as losing public program coverage or loss of employer sponsored insurance) have until December 31 to enroll. Consider waiting until after December 18 if you need to call to complete this process.

# Manual Account Creations

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- If a consumer cannot complete online identity proofing, they can request to have an online account through a manual process by submitting identity verification documents.
  - The account credentials will either be mailed or emailed to the consumer.
- Brokers can track the progress of a manual account creation if they submit it on the consumer's behalf using the [account request eForm](#).
  - <https://www.mnsure.org/individual-family/enrollment/life-event-select.html>
- If using the Account Request PDF form, be sure the consumer signs AND dates the form.

# Manual Account Creation Timing

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- Account requests received through the online tool or submitted by mail are submitted to MNIT twice a week to have the account created and the credentials issued.
  - Account requests received between noon on Friday and noon on Tuesday are submitted to MNIT by end of day Tuesday.
  - Account requests received between noon on Tuesday and noon on Friday are submitted to MNIT by end of day Friday.
- It typically takes MNIT an additional two business days to issue the new account credentials.

# Creating Accounts Near the Deadline

- A consumer may be eligible for a January 1, 2025, coverage effectuation date for their QHP if they were not successfully identity proofed through the online remote identity service, submitted a manual account request and their manual account credentials are not received by December 18.
- If you are working with a consumer whose online account credentials are received after December 18, they should enroll in a plan as soon as possible to gain coverage starting February 1, 2025, and then contact MNsure to have their case reviewed for a possible change in their coverage effectuation date to January 1, 2025.
- Consumers should be informed that their date of application for Medical Assistance (MA), MinnesotaCare and other Minnesota Health Care Programs is not established until they submit a completed application or submit DHS-3417B.



# Thank You for Attending!

*Please submit any questions via chat.*

