



# Affordable Care Act and MNsure Implementation

HCEA External Partner Advisory Group  
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# Agenda

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- **Anticipated System Functionality**
- **Application Process**
- **Electronic Verification**
- **Conversion Approach**

# Anticipated MNsure System Functionality on 10/1/2013



- **Online Application**
- **Eligibility Determination**
  - MA for Families with Children and MA Adults
  - MinnesotaCare
  - QHP with subsidy (e.g., APTC/CSR)
  - QHP without subsidy
  - Exemption from individual mandate
  - Small Business Health Options Program (SHOP)
  - Specific benefits for American Indians / Alaskan Natives
- **Enrollment**
  - Enroll in QHP based on preferred plan benefits and cost levels



# Anticipated MNsure System Functionality on 10/1/2013 (continued)



- **Appeals**
  - Basic appeal submission
  
- **Case Management**
  - Application routing
  - Case transfer
  - Worker tasks and notifications
  - Non-MAGI referral
  
- **Interfaces**
  - Federal Data Services Hub
  - MMIS

# Anticipated MA MNsure System Functionality on 1/1/2014

- **Expanded functionality to include:**
  - Retro MA
  - EMA
  - Presumptive eligibility for hospitals

# Anticipated MA/MCRE MNsure System Functionality after 1/1/2014

- **Expanded functionality to include:**
  - Online health plan selection and enrollment for MA and MinnesotaCare
  - Renewals
  - MA cost-effective insurance determination
  - TPL information
  - Self-service change reporting

# Application Processes

- HCAPPs, CAFs, and ApplyMN requests for health care submitted prior to January 1, 2014, will be processed on MAXIS using current policy and procedures.
- MNsure paper applications (subsidy and non-subsidy) will be available 10/1/2013 for people who choose not to apply online. Applicants will be instructed to send MNsure paper applications to a centralized post office box.
- A supplement to the MNsure paper application will be available 10/1/2013 to collect additional information for the non-MAGI referral.
- Additional procedures will be outlined based on the date the applicant requests coverage to begin. MA eligibility for months prior to January 2014 will be determined in MAXIS.

# Verifications

- **Reliance on electronic data sources to verify attestation**
  - ACA requires the use of electronic data sources as the primary source of verification for eligibility factors such as citizenship, immigration status, Social Security Number (SSN) and income
  - Decreased reliance on paper documentation. Require paper documentation only when information cannot be obtained electronically or it is not reasonably compatible with attested information.



# Verifications

- **The new eligibility system will interface with the following electronic data sources:**
  - Federal Data Services Hub includes:
    - Social Security Administration (SSA)
    - Department of Homeland Security (DHS)
    - Internal Revenue Service (IRS), and
    - Equifax (The Work Number)

# Verifications

- **The new eligibility system will interface with the following electronic data sources:**
  - Other Electronic Data Sources, including:
    - Department of Employment and Economic Development (DEED), which has quarterly wage and unemployment insurance data.
    - PRISM (DHS' child support system).

# Verifications

- **What is “Reasonable Compatibility”?**
  - A standard set by the State that defines the allowable amount/quantity of difference between an individual’s attestation and information obtained from electronic data source(s).
  - If the difference between the attestation and data source is within the reasonable compatibility standard, additional information is not required.

# Verification Requirements: Medical Assistance (MA)

- **ACA allows flexibility in defining verification requirements under MA**
- **Accept self-attestation of family size, residency, and pregnancy as long as reasonably compatible with electronic data**
- **Verification of income required before eligibility can be determined**
  - When paper verification is required eligibility pends until verified
- **Continue to allow reasonable opportunity period to provide verification of citizenship, immigration status, and SSN**

# Verification Requirements: Advanced Premium Tax Credits (APTC)

- **Verification requirements are defined by federal regulation**
- **Reasonable opportunity period for all required verifications when not reasonably compatible or no electronic data available**
- **Individual must attest that they intend to file taxes or expect to be claimed as a tax dependent for the coverage year to be eligible to receive APTC.**

# Verification Requirements: MinnesotaCare

- **MinnesotaCare will follow APTC verification rules and processes**
- **Significant changes to verification process for MinnesotaCare**
  - Like APTC, allows for approval of eligibility based on attestation and 95 days to resolve inconsistency when not reasonably compatible

# Resources/Communication

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## DHS Health Care Reform:

[http://www.dhs.state.mn.us/dhs16\\_174549](http://www.dhs.state.mn.us/dhs16_174549)

[www.mnsure.org](http://www.mnsure.org)

healthreform.mn.gov

healthcare.gov