

DHS COVID-19 Mismatch Resolution

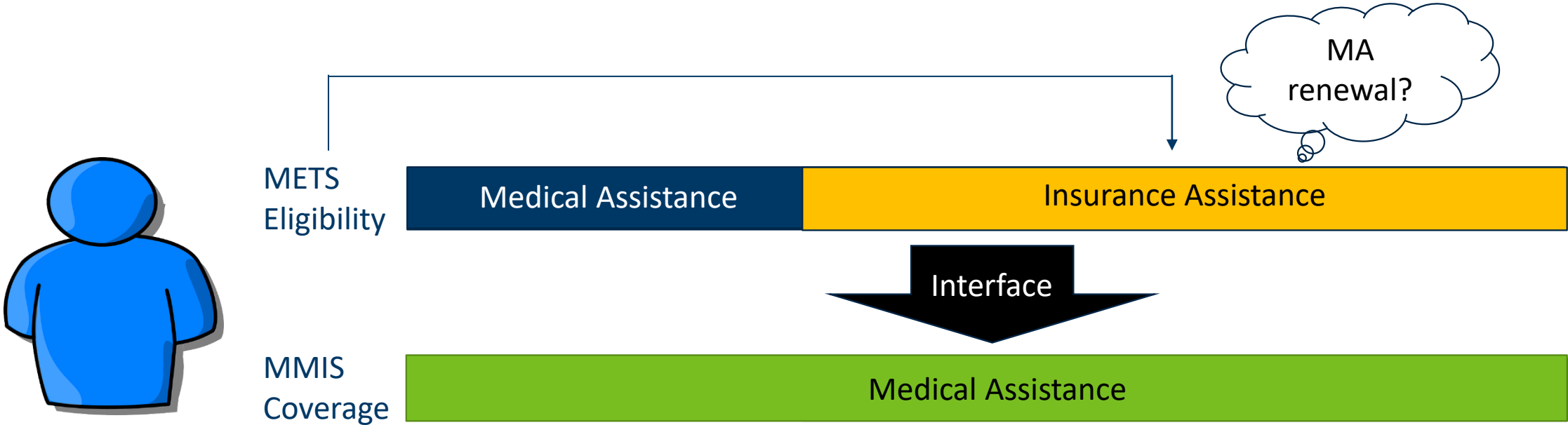
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What is a mismatch?

- A mismatch occurs when eligibility in METS is different from coverage in MMIS
 - Eligibility in METS changes to a different program, but coverage doesn't change
 - Many intentionally created during COVID-19 continuous coverage period (restored coverage)

Mismatches During Unwinding

- Mismatches require special intervention during COVID-19 unwinding
 - Mismatched enrollees aren't eligible for the same program in METS anymore, so they won't be selected for renewal



To get mismatched enrollees onto correct coverage during the unwinding, DHS must:

- 1) End the mismatched person's coverage in MMIS.
- 2) Provide a path to ongoing coverage.
 - A. Redetermine eligibility at renewal, or
 - B. Allow current METS eligibility to stand, or
 - C. Direct the enrollee to reapply.

Overview of DHS Mismatch Resolution

- DHS Mismatch Resolution closes coverage in MMIS for mismatched METS enrollees
 - Eligibility is redetermined at MA/MCRE renewal, whenever possible
- MA/MCRE renewal process cannot be used to redetermine eligibility in some situations
 - If mismatched enrollee is still present on METS case, existing eligibility in METS stands - this is correct eligibility, based on current case info
 - Some mismatched enrollees may have **no** eligibility on METS case
 - Some mismatched enrollees must reapply for new eligibility determination
- Closure notice is sent to mismatched enrollee informing them of closure and next steps

Closure Notices Sent to Enrollees

- Will be enrollee-specific
- Indicates the appropriate agency to contact with questions
- Your coverage is closing MM/DD/YYYY.
- Next steps:
 - Your eligibility will be determined at renewal, if you are requesting coverage, OR
 - You must reapply for eligibility, OR
 - Contact MNsure to enroll in a Qualified Health Plan (QHP), OR
 - Contact MNsure if you have questions about your eligibility.

Closure Notice – Renewal

Action Required: Your Health Care Coverage is Ending

We do not have enough information to renew your health care coverage. Your coverage will end if you do not complete your renewal by the date in the table. If you still want coverage, request it on the renewal form that we mailed to your household. Return your renewal form by the due date. After we process your renewal, we will mail your household a notice telling you if you are eligible for a health care program.

Health Care Results

Member Name:

Member Number:

| Effective date | Action | Program |
|-------------------------|--------|--------------------|
| [last day of the month] | Closed | Medical Assistance |

[42 CFR 435.916(a); Minnesota Statutes, section 256B.056, subdivision 7a]

Closure Notice – Reapply

ACTION REQUIRED **Your Medical Assistance Coverage is Ending**

During the COVID-19 emergency, we kept your Medical Assistance coverage open. Your Medical Assistance coverage will end on the date shown in the table. **If you still want health care coverage, you must reapply.**

Health Care Results

Member Name:

Member Number:

| Effective date | Action | Program |
|---------------------|--------|--------------------|
| [last day of month] | Closed | Medical Assistance |

[42 CFR 431.211]

How can I reapply for health care coverage?

- The online application is fast and easy! You may be able to get real-time decisions using the online application at www.mnsure.org.
- If you want a paper application mailed to you, contact your local county agency, or the Minnesota Department of Human Services. A list of service agency addresses and phone numbers is included with this notice.
- You can print an application at <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-6696-ENG>.

Help is available!

You can get free enrollment help from a MNSure-certified navigator or broker through virtual meetings, phone appointments, or in-person meetings. Visit www.mnsure.org/help

Closure Notice – Enroll in QHP

ACTION REQUIRED Your Medical Assistance Coverage is Ending

During the COVID-19 emergency, we kept your Medical Assistance coverage open. Your Medical Assistance coverage will end on the date shown in the table.

Health Care Results

Member Name:

Member Number:

| Effective date | Action | Program |
|---------------------|--------|--------------------|
| [last day of month] | Closed | Medical Assistance |

[42 CFR 431.211]

Don't risk a gap in your health insurance: Take action today to get coverage in 2023

Since your health insurance coverage through Medical Assistance is ending, you are now eligible to buy private health insurance and may be eligible for financial help to lower the cost through MNsure.

There are two types of financial help available through MNsure:

- Advanced premium tax credits (APTC) lower the cost of your premium, which is the amount you pay the insurance company each month to get and stay covered.
- Cost-sharing reductions (CSR) help lower your other costs, outside of monthly premiums.

MNsure can help you make a smooth transition from Medical Assistance to a private health plan, but you need to take action.

The loss of your Medical Assistance coverage qualifies you for a special enrollment period to enroll in coverage through MNsure (Code of Federal Regulations, title 45, section 155.420).

How do I enroll in a plan?

1. Sign in to your MNsure.org account and click Go to your account under Current Customers.
2. Click View Eligibility Results and then click Enroll in Plans to get to your enrollment dashboard.
3. Under Next Steps, click Confirm Event.

4. Select the Loss of Medical Assistance or MinnesotaCare life event and enter the last day of your Medical Assistance coverage. Your last day of coverage is listed in the table on the first page of this notice.
5. Click Continue and then click Confirm if the information is correct.
6. The Next Steps section on your enrollment dashboard will now include the Shop for Plans button where you can enroll in a plan.
7. Pay your premium to your insurance company. Your coverage will not start until you complete this step.

Can I get help choosing a plan and enrolling?

Yes, you can get **free enrollment help** from a MNsure-certified assister in person, over the phone, or by virtual meeting. A navigator or broker can walk you through your options, and a broker can give you advice about picking a plan that's right for you. MNsure's online plan comparison tool can also help you choose a plan that meets your health care needs and your budget.

Connect with free help today: mnsure.org/newcoverage

Closure Notice – Contact MNsure

Your Medical Assistance Coverage is Ending

During the COVID-19 emergency, the Department of Human Services kept your Medical Assistance coverage open. Due to a new federal law, regular Medical Assistance rules will now apply.

Your Medical Assistance coverage will end on the date shown in the table.

Based on the information we have, you do not currently qualify for any health care program.

Other members of your household are currently eligible for private health insurance through MNsure. If your household has changes to report or questions about their current eligibility, call the MNsure Contact Center.

Health Care Results

Member Name:

Member Number:

| Effective date | Action | Program |
|---------------------|--------|--------------------|
| [last day of month] | Closed | Medical Assistance |

[42 CFR 431.211]

Notices with Incorrect End Dates

- On May 15, 10,077 mismatch closure notices were printed with incorrect coverage closure date
 - Incorrect date = 5/31/2023
 - Correct date = 6/30/2023
- Populations affected:
 - MA enrollees with no eligibility in METS, household is IA/UQHP-only
 - MA & MCRE enrollees eligible for IA/UQHP in METS, household is IA/UQHP-only
- Corrected notices will be sent to affected enrollees

ACTION REQUIRED
Your Medical Assistance Coverage is Ending - Update

CORRECTION ON YOUR MEDICAL ASSISTANCE COVERAGE END DATE

We made a mistake. The closing notice we sent to you dated May 15, 2023, had the wrong coverage end date on it. The coverage end date listed on that notice, May 31, 2023, is not correct. The correct coverage end date is June 30, 2023, as shown in the effective date field below. We are sorry for any confusion this mistake has caused.

During the COVID-19 emergency, we kept your Medical Assistance coverage open. Your Medical Assistance coverage will end on the date shown in the table.

Health Care Results

Member Name:

Member Number:

| Effective date | Action | Program |
|-----------------------|---------------|--------------------|
| Last day of the month | Closed | Medical Assistance |

[42 CFR 431.211]

What should you say to enrollees who closed?

- You were no longer eligible for the coverage you were on, but we kept you open during the COVID-19 emergency (continuous coverage period)
- Now that the continuous coverage period is over, we've closed that coverage that was previously kept open
- You are now eligible for the correct program according to the information on your case
 - For IA/UQHP enrollees: Contact MNsure to enroll in a QHP
- Follow instructions on notice
 - If you need to report changes, contact your servicing agency

What if enrollee disagrees with closure?

- Mismatch Resolution places enrollee on program they appear to be eligible for in METS
- If enrollee has changes to report, refer enrollee to appropriate servicing agency
- Appeal rights are listed on notice

Voluntary Closure

- Voluntary closure of MA or MCRE is **not** a qualifying life event for IA/UQHP
- Enrollees who request closure of MA or MCRE in order to reapply will not be able to enroll in a QHP until next open enrollment period
- Encourage enrollees to contact their servicing agency with questions or to report changes

Questions?