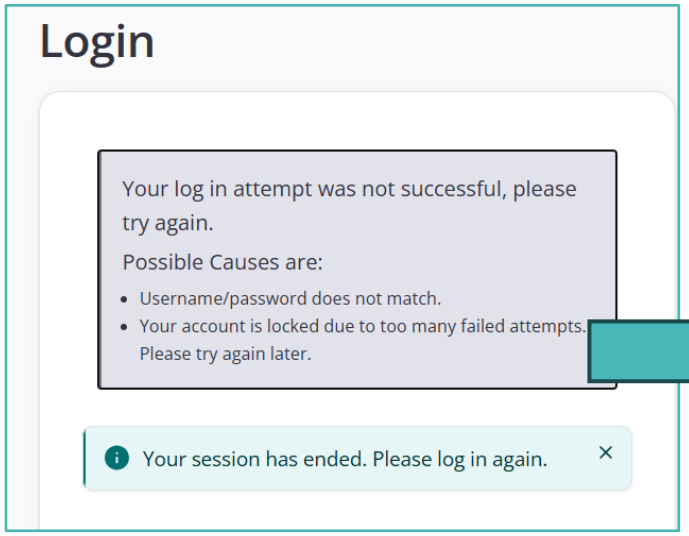


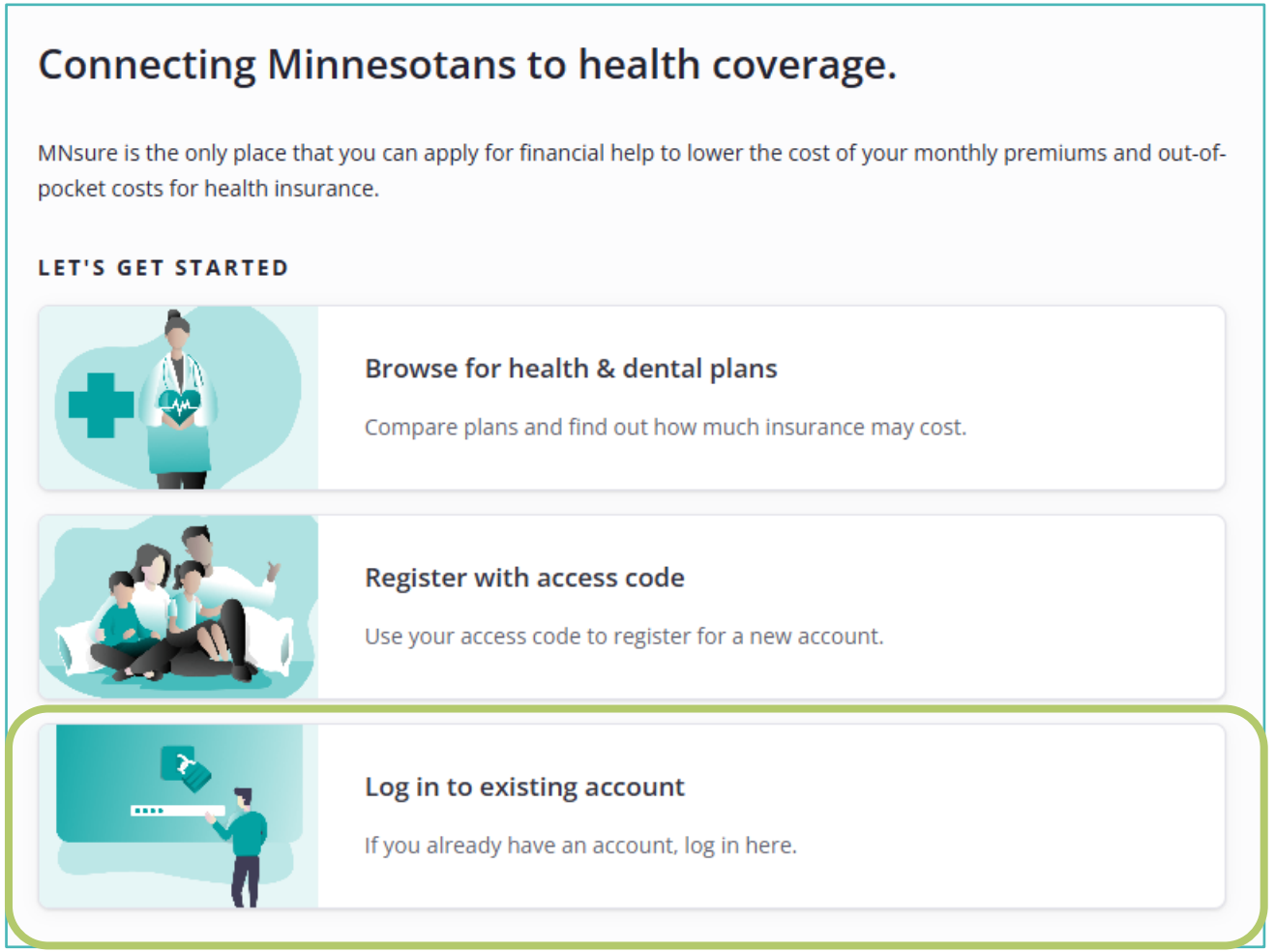
Helping Consumers During Open Enrollment

Accessing Your MN-EES Portal

Bookmark this link and ALWAYS log in to your MNsure portal starting from here:

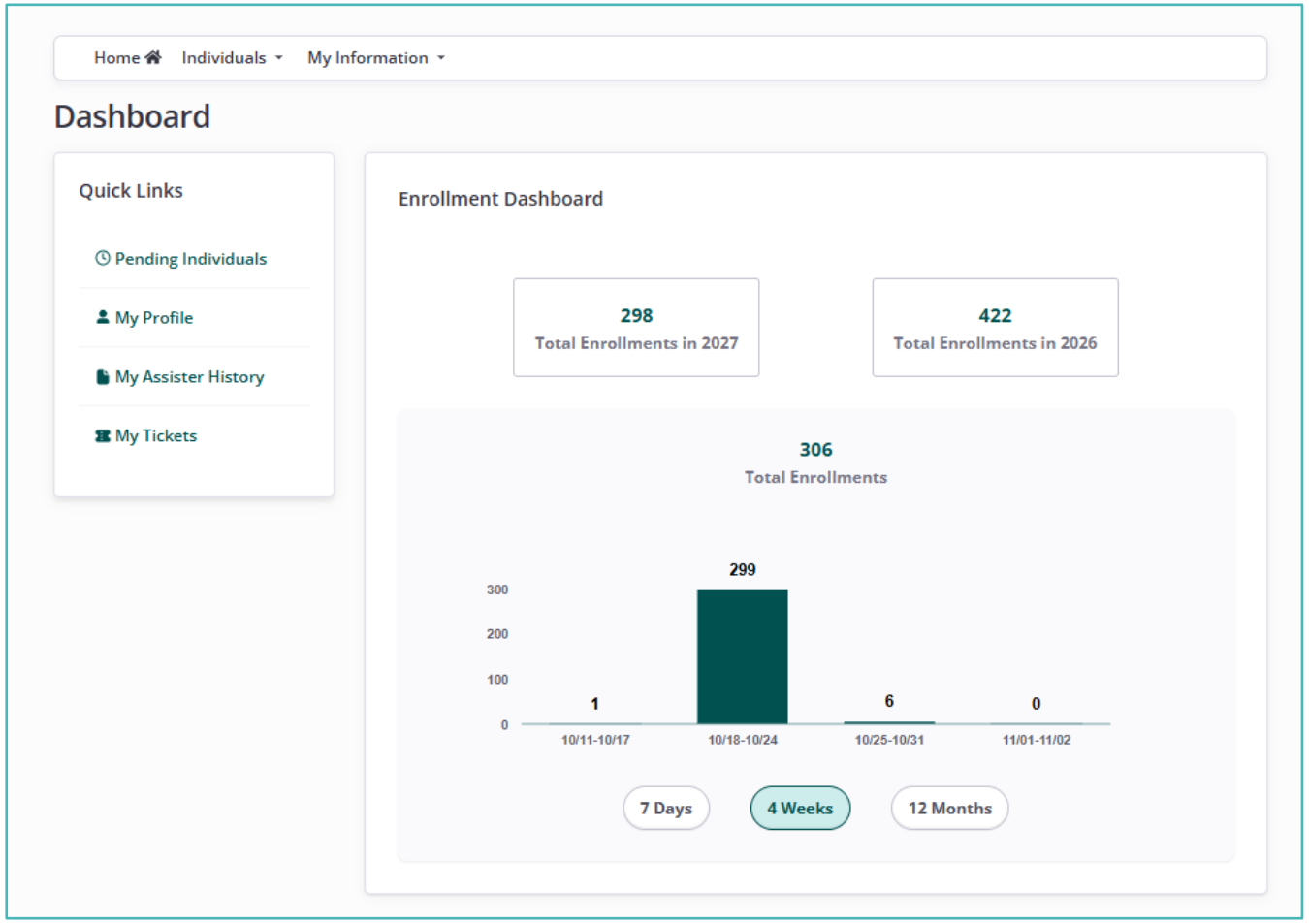
https://enroll.mnsure.org/hix/





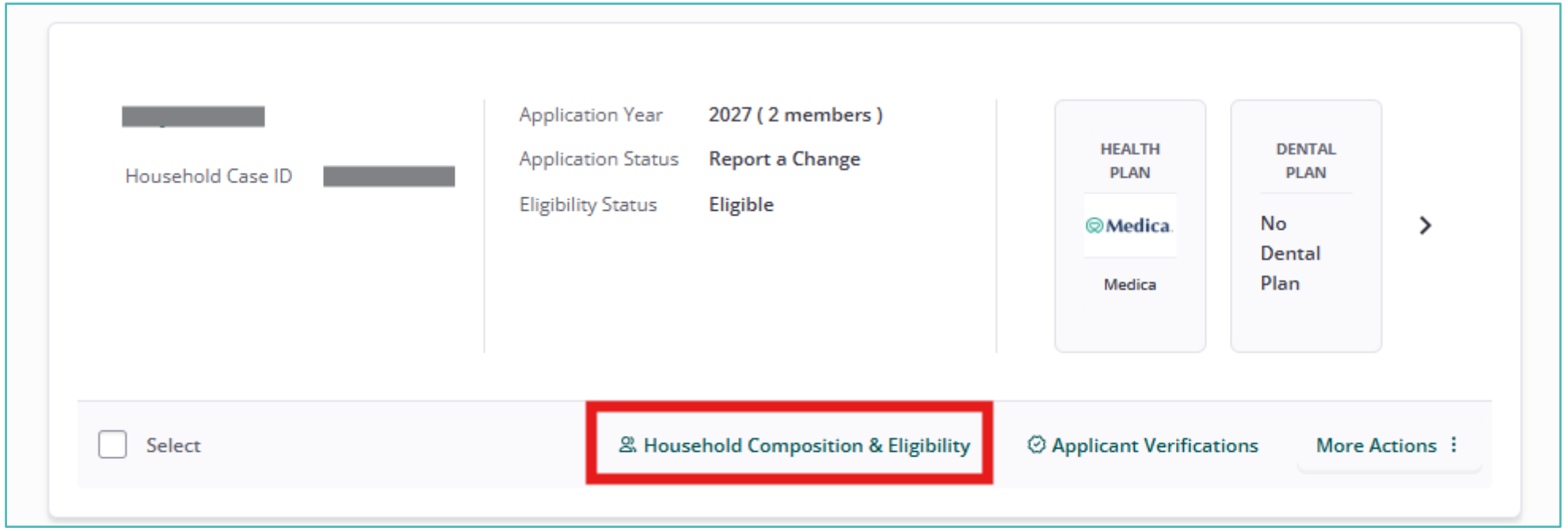
Your Dashboard for Open Enrollment

- After logging in to your MNsure portal, your dashboard will display your number of enrollments for both the current plan year and the upcoming plan year.
- A large spike in enrollments in October reflects consumers passively enrolled from 2026 into 2027.



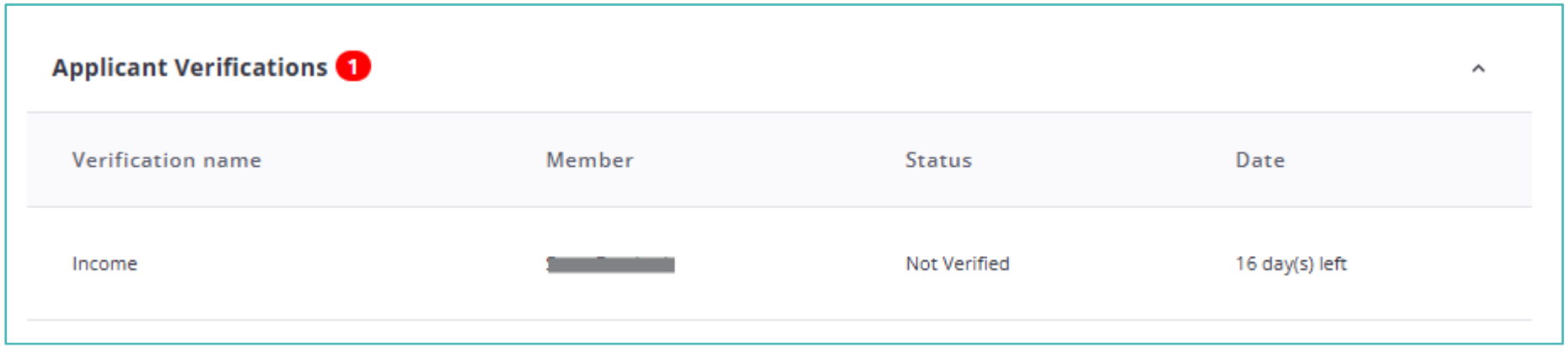
Consumer Details

- Navigate to viewing your “Active Individuals” to see more details on the status of your associated consumers.
- Most live links on an individual’s record will take you to the summary “Consumer Details” page where you can see a snapshot of eligibility and enrollment information.



Consumer Details: Applicant Verifications

- If the household has any data matching inconsistencies (DMIs), there will be a notification in the “Applicant Verifications” section.
- DMIs occur when a consumer applies in MNsure’s system (MN-EES) and the applicant information does not match federal or state databases.
- Consumers may have DMIs connected with their 2026 and 2027 eligibility, or for just one year of eligibility.

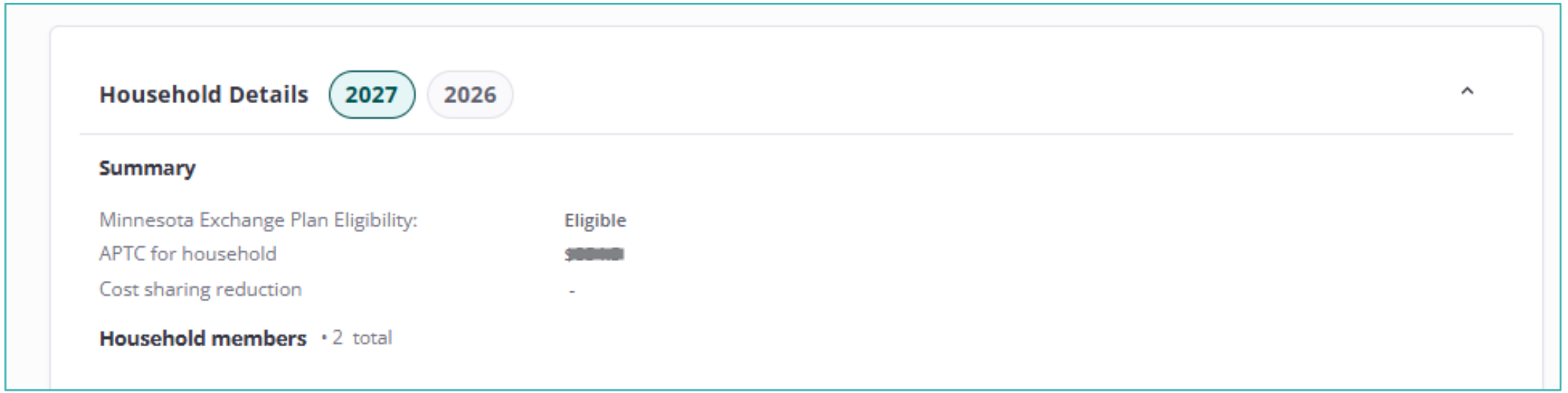


Data Matching Inconsistencies (DMIs)

- Consumers have 95 days to provide the requested verification, known as the reasonable opportunity period (ROP).
- Failure to resolve the following DMIs will result in loss of financial assistance:
  - Proof of annual household income.
  - Proof of membership in a federally recognized tribe.
  - Proof that the household member is not enrolled in other health care coverage.
- Failure to resolve the following DMIs will result in disenrollment from coverage:
  - Proof of U.S. citizenship or U.S. national status.
  - Proof of lawful presence status in the U.S.
  - Proof of Social Security number.
- Review the Data Matching Inconsistencies (DMIs) and Reasonable Opportunity Periods (ROPs) guide on Assister Resources for more instructions on identifying and resolving DMIs.

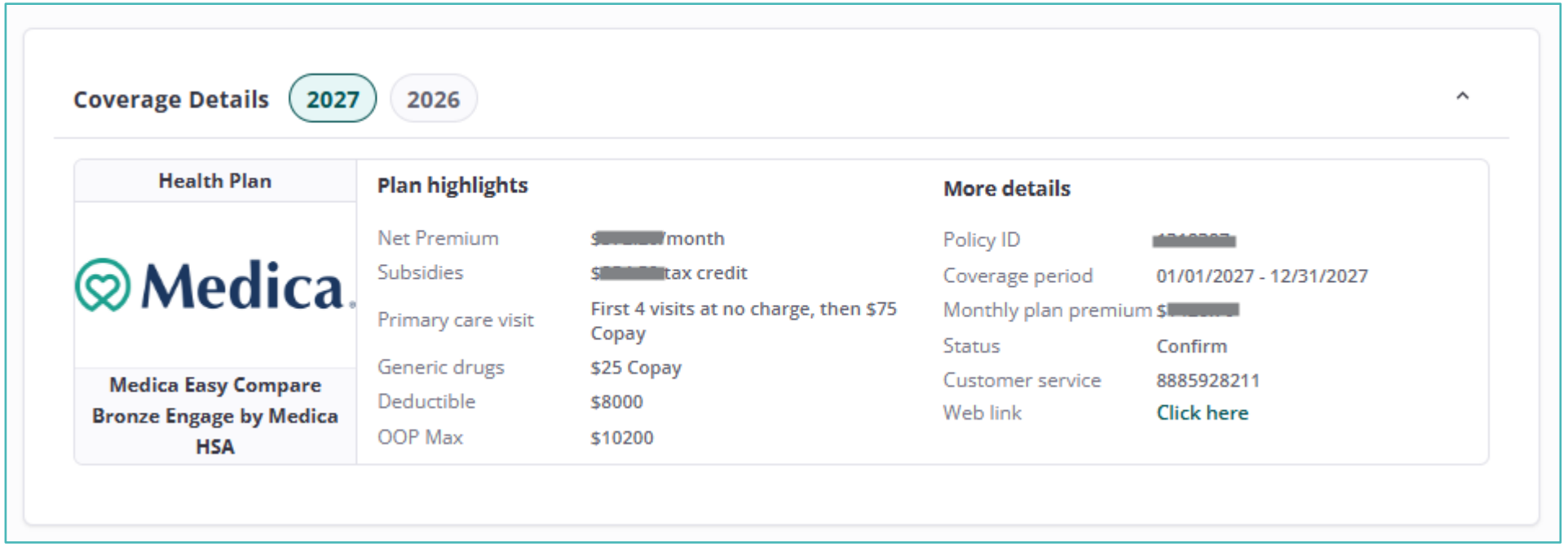
Consumer Details: Household Details

- The “Household Details” section will provide a summary of eligibility for all household members.
- You can toggle between the current year and the next year’s eligibility.



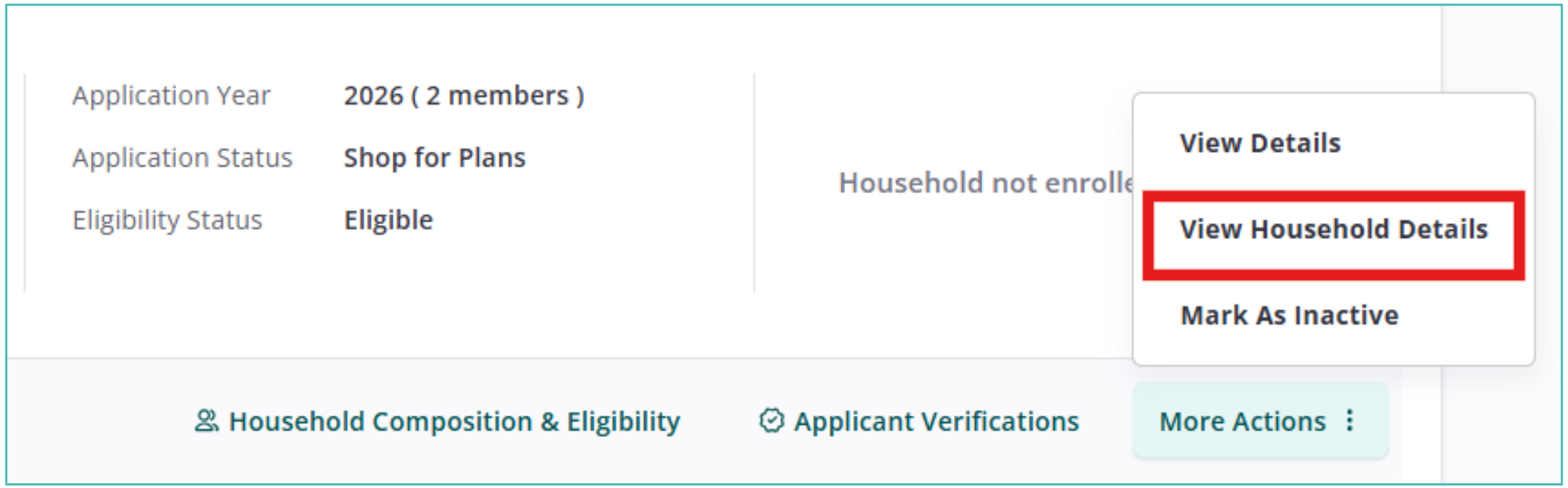
Consumer Details: Coverage Details

- Coverage Details will display any enrollments for the household, including any subsidies applied to the premium.
- Again, you can toggle between the current year and the next year's enrollment.



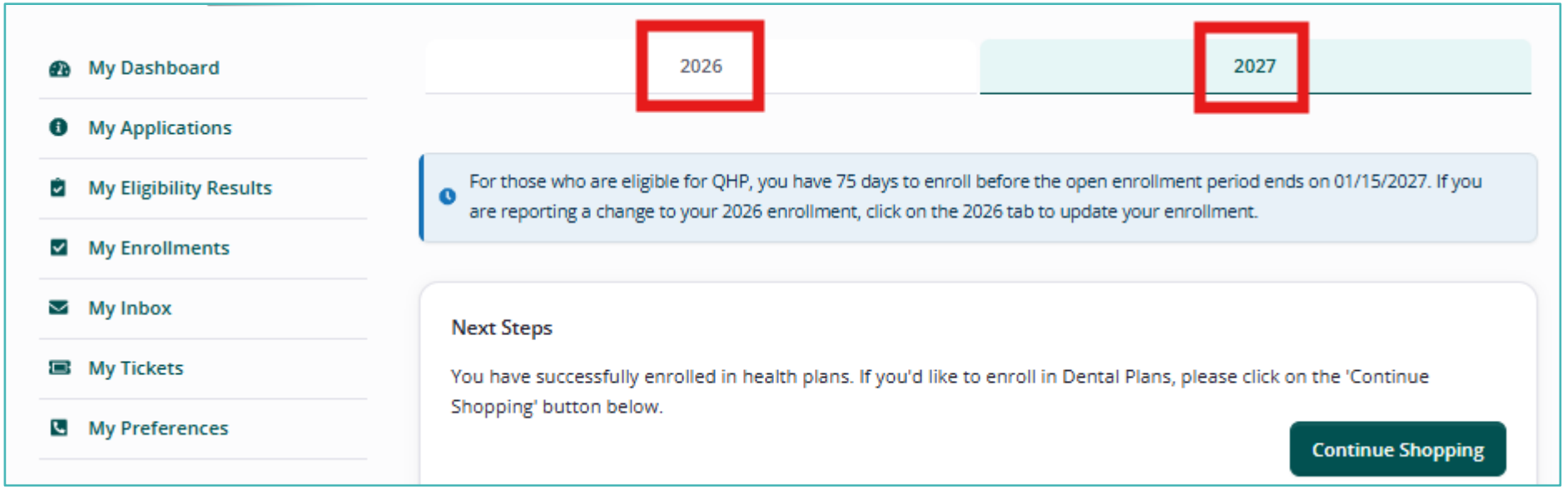
View Consumer's Account

- To see more information and assist a consumer, navigate to viewing the consumer's account. One path is to click on the "More Actions" menu and select "View Household Details."



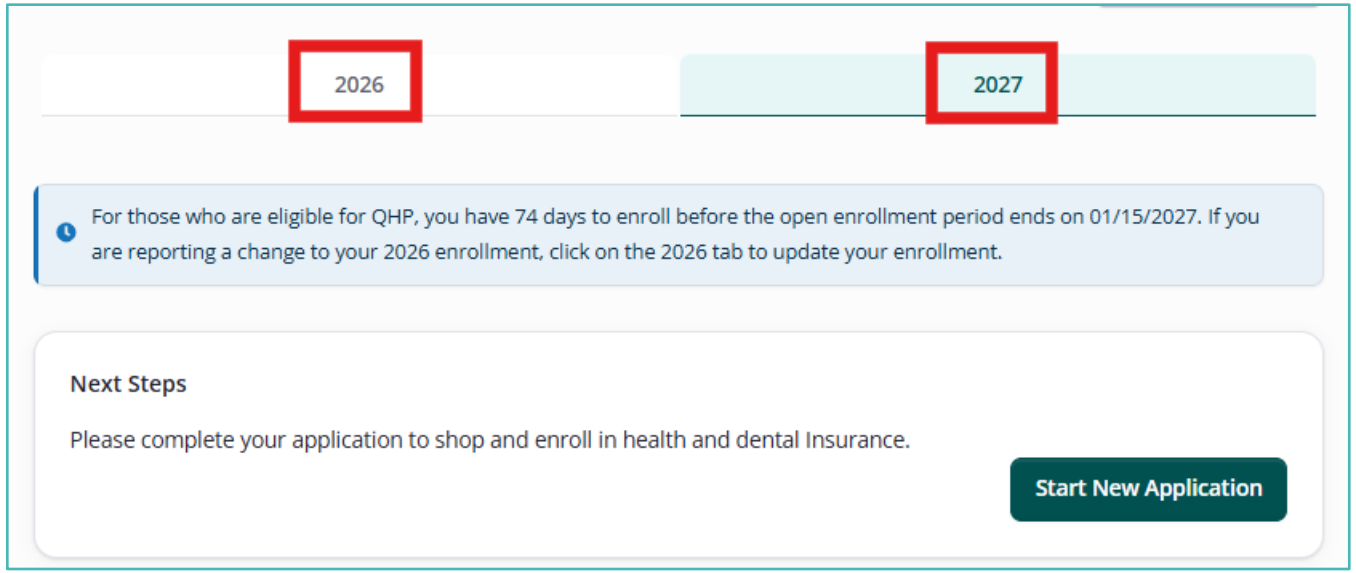
Consumer Dashboard for Open Enrollment

- Beginning November 1, there are two tabs on the consumer's dashboard.
  - Any actions taken on the 2026 tab will ONLY impact 2026 eligibility and coverage.
  - Any actions taken on the 2027 tab will ONLY impact 2027 eligibility and coverage.



Applying for Coverage During OE

- If you are helping a new consumer, the system will default to start a new application in the 2027 tab. An application submitted using the 2027 tab will NOT evaluate the consumer for 2026 eligibility.
- If the consumer needs 2026 coverage, you must select the 2026 tab and select “Start New Application” from there.

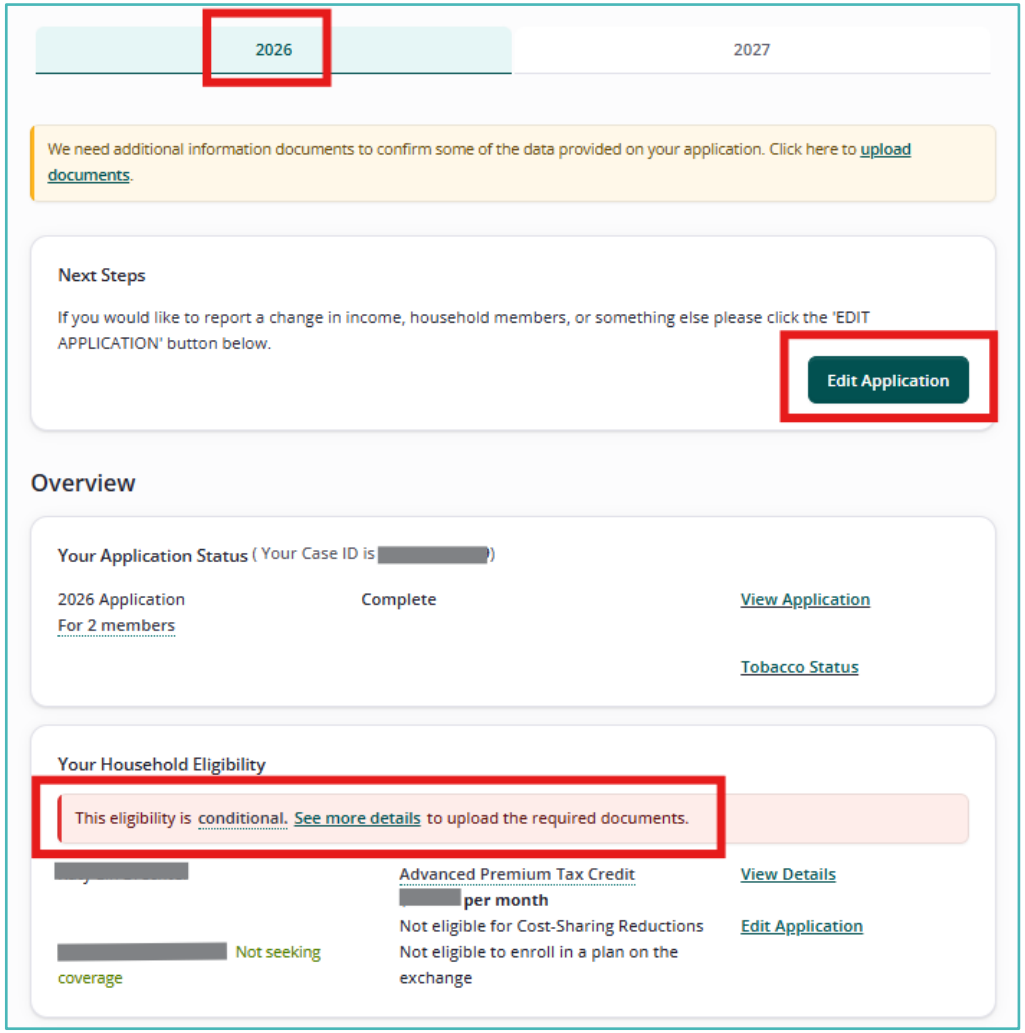


Reporting Changes During Open Enrollment

- There is a new policy for how to report changes for QHP consumers:
  - Changes that have already occurred or information that is currently inaccurate should still be reported for 2026 by updating the application in the 2026 tab.
  - Changes intended specifically for 2027, such as project annual income for the upcoming year, can be reported on the 2027 application by updating the application in the 2027 tab.
  - Changes made to the 2026 application after October 7, including life event changes (LECs) and FTI authorization updates, will not automatically carry over to 2027. Consumers will need to make those updates to their 2027 application as well.

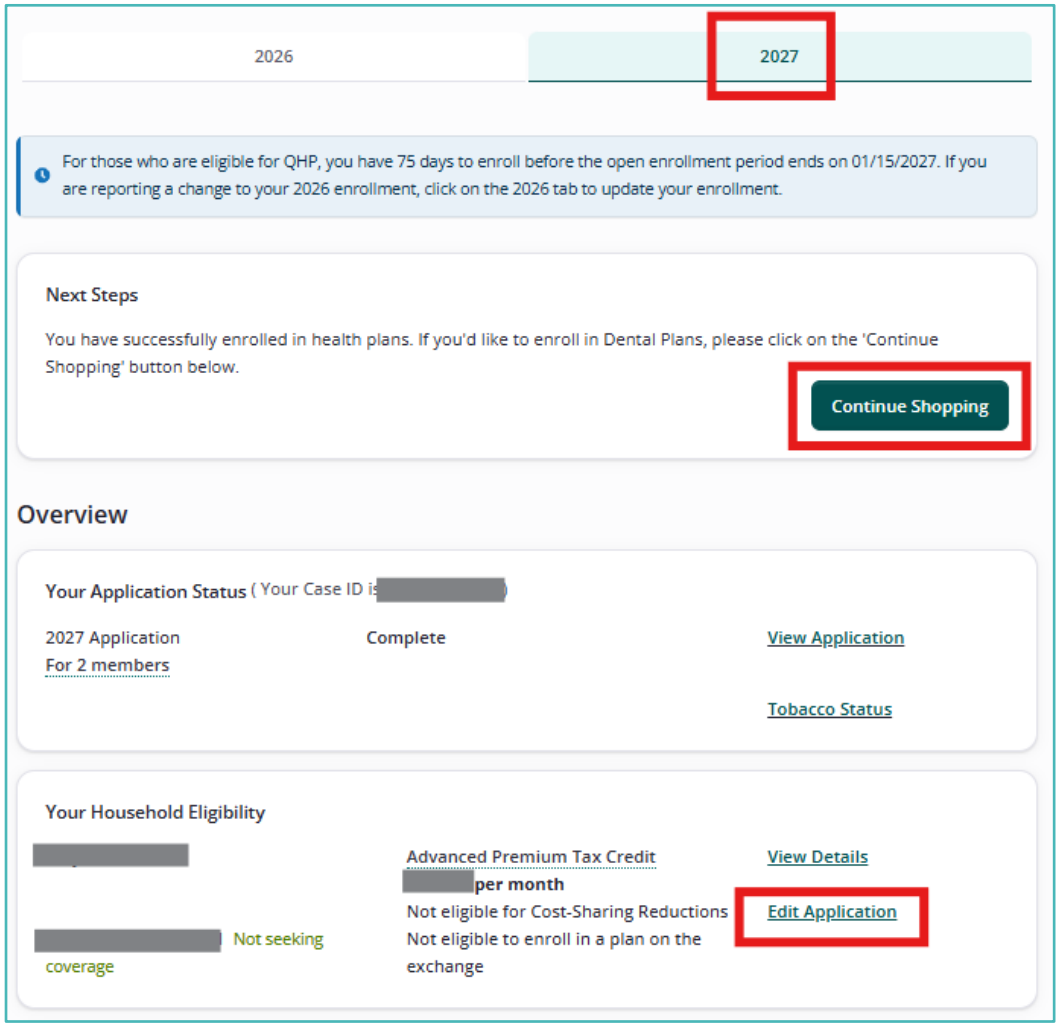
Actions for 2026

- Use the 2026 tab to:
  - Apply for 2026 coverage.
  - Edit the application to report changes that **have already occurred** or information that is **currently inaccurate**.
  - Upload required verifications for data matching inconsistencies (DMIs) that were flagged for their 2026 application.
  - Make a change to 2026 coverage, such as disenrolling from a plan.
  - Report a change that may open a special enrollment period for 2026 coverage.



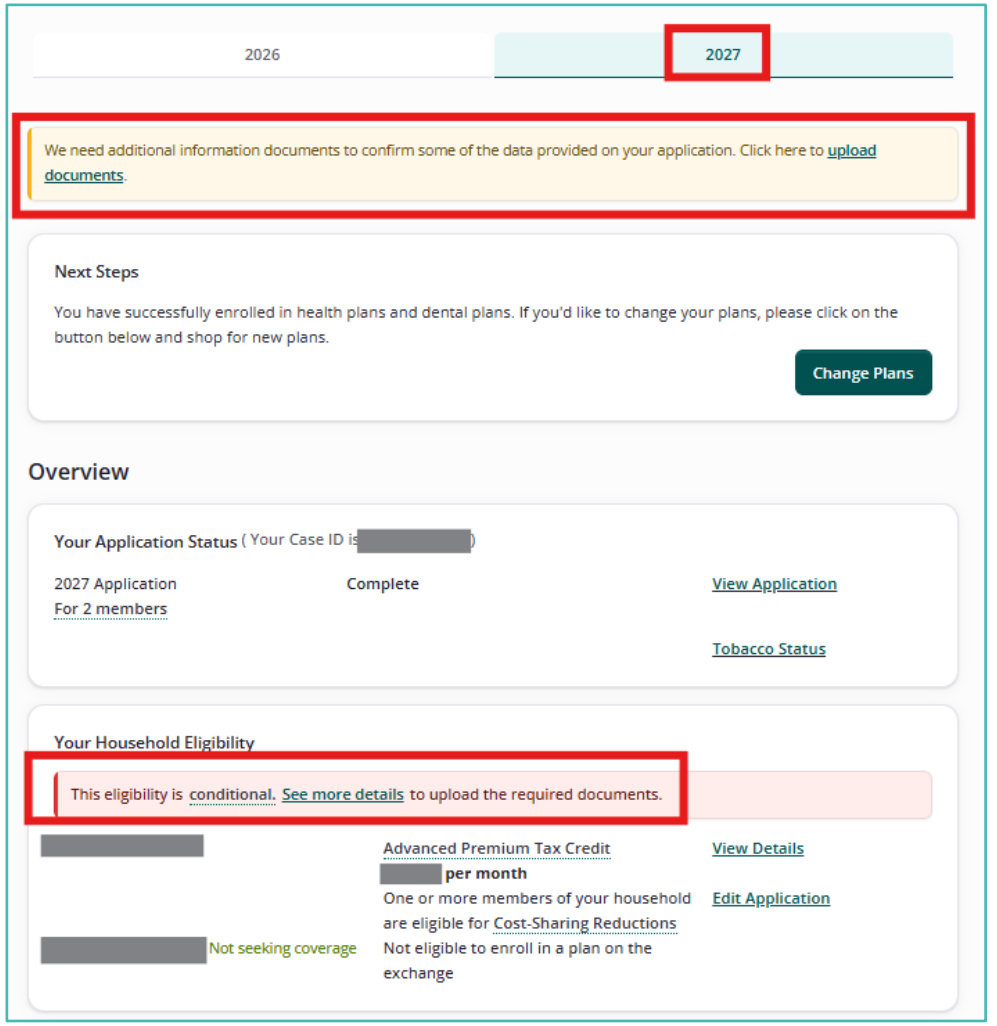
Actions for 2027

- Use the 2027 tab to:
  - Apply for 2027 coverage.
  - Edit the application to report any 2026 changes that will also impact 2027. If the change was reported for 2026 after October 7, it will NOT carry over to 2027.
  - Report changes intended specifically for 2027, such as projected annual income for 2027.
  - Shop for a plan for 2027 coverage or make other updates to 2027 coverage.



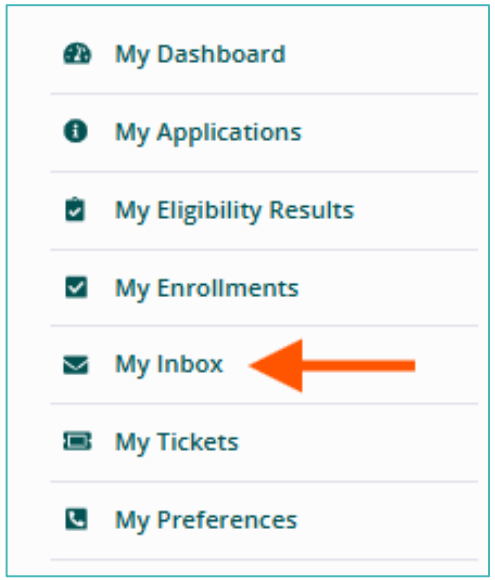
2027 Data Matching Inconsistencies

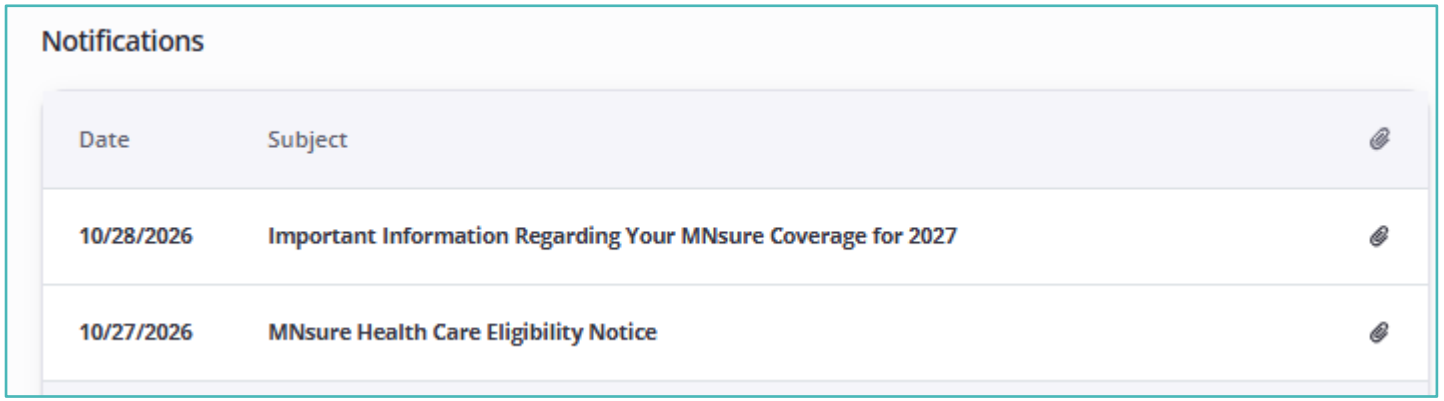
- Use the 2027 tab to identify if the consumer has any DMIs for 2027.
- The consumer will be able to enroll with subsidies (if conditionally eligible) but will lose coverage and/or subsidies if the DMI is not resolved within the 95-day reasonable opportunity period (ROP).
- Click on “upload documents” or “see more details” to see what information requires verification and to upload documents.



Checking Consumer Notices

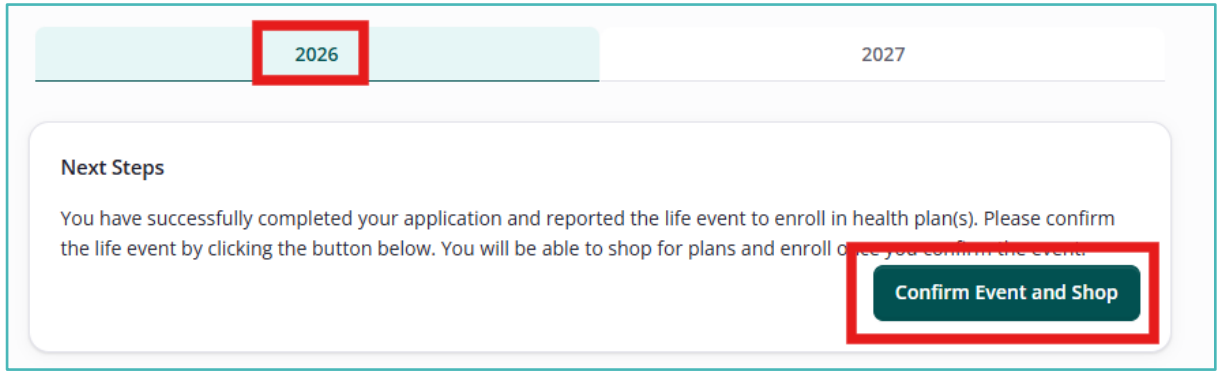
- Consumer notifications in “My Inbox” may provide additional insights into next steps.
- Renewal related notices were posted in late October:
  - MNsure Health Care Eligibility Notice includes 2027 eligibility information (template posted on Assister Resources).
  - Important Information Regarding Your MNsure Coverage for 2027 provides 2027 enrollment information (template posted on Assister Resources).

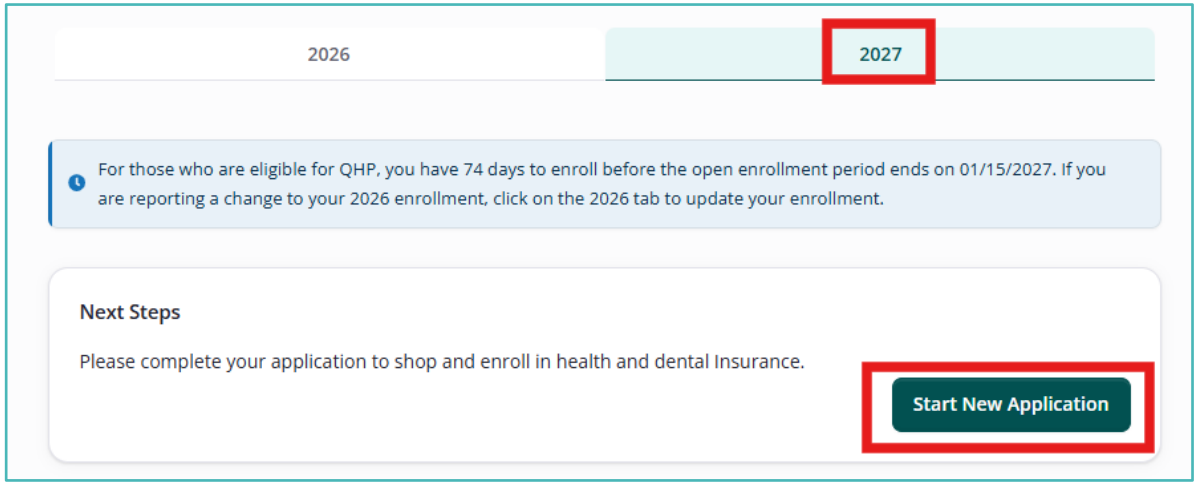




Scenario: Submitted 2026 Application After October 7

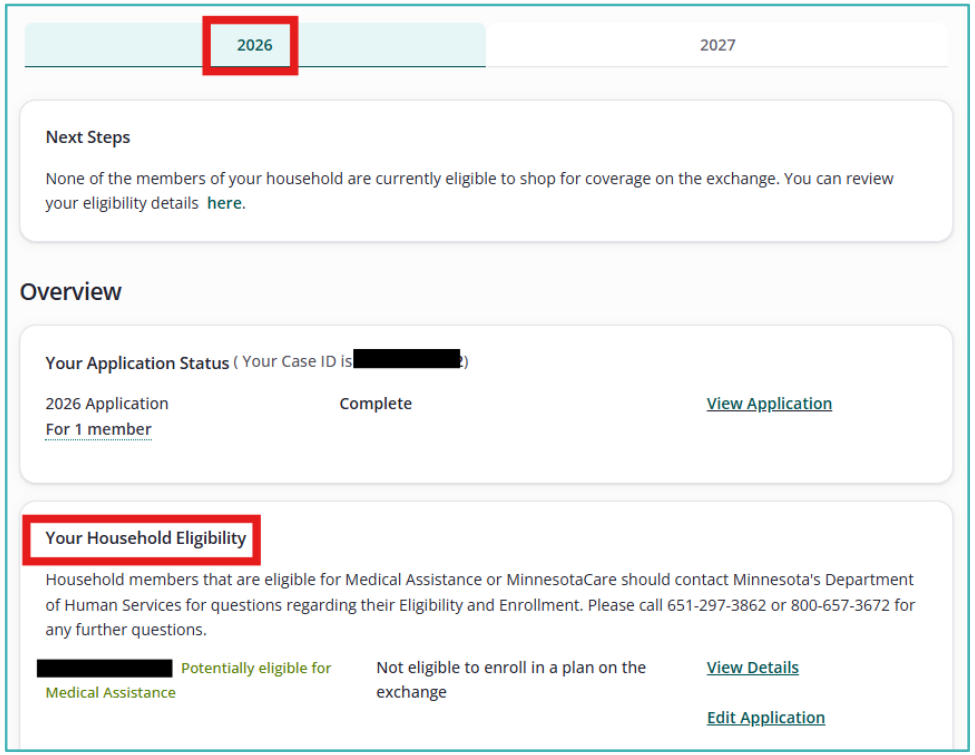
- Applied through MNsure for 2026 after renewals were processed in early October. Household will have 2026 eligibility but does not show any eligibility for 2027.
- If the household has QHP eligibility for 2026, their eligibility for 2027 will be determined during a “catch-up” renewal batch in early December.

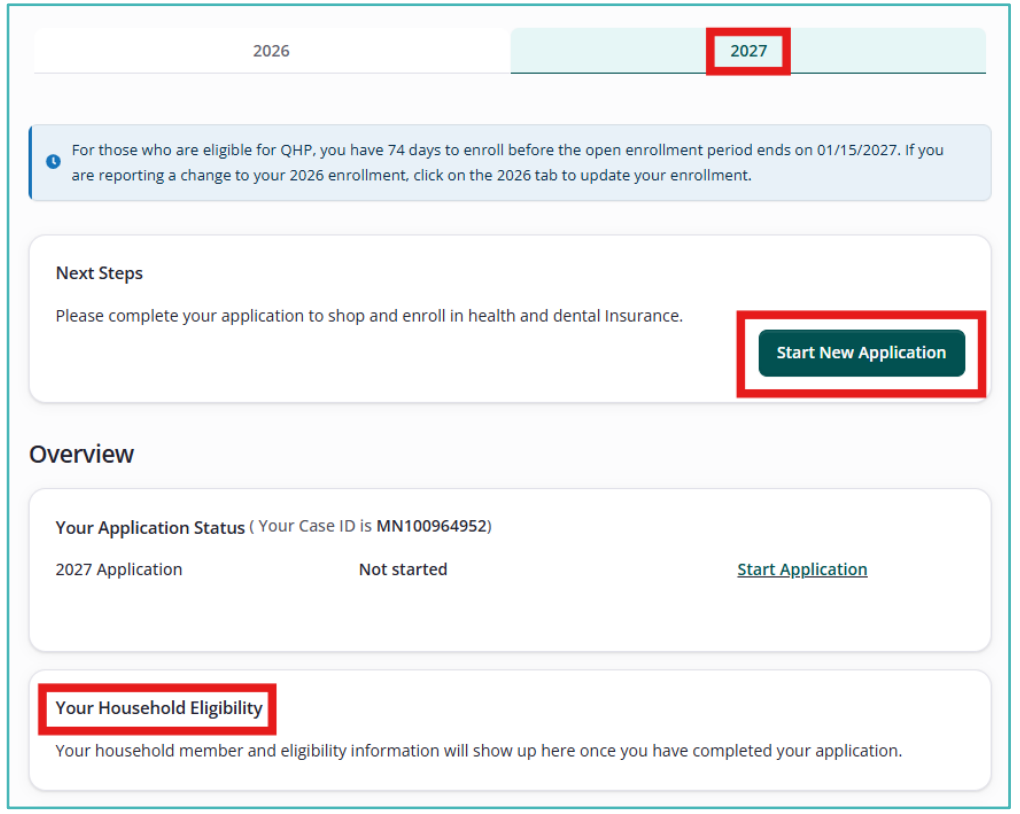




Scenario: Eligible for Public Programs in 2026

- Applied through MNsure in 2026 and household was potentially eligible for public programs in 2026. MNsure did not include them in the renewal process so there is no 2027 eligibility. The household should follow-up with DHS or the county for public program status.





MN-EES Resources

- Visit Assister Central (www.mnsure.org/assister-central/) and select “Assister Resources” for additional information on MN-EES.
- Review the training PowerPoints for more details on how to use your portal to help consumers.
- Check out quick instructional videos to help orient you to MN-EES and how to complete some tasks.

