PORTICO
Healthnet

MNSURE APPLICATION: STEPS TO APPLY ONLINE

The steps outlined below serve as a guide for filling out the online MNsure application. Please print out this guide to assist you as you complete the application. You will complete three main steps (please see the sections below for more details on each main step):

1. **Identity proofing**: Enter your general information and MNsure will attempt to confirm your identity with the information you provided before allowing you to create an account.
2. **Account Creation**: Once MNsure confirms your identity, you will be asked to create an online account.
3. **Application**: After creating the account, you can log into your account and complete a MNsure application.

Use Google Chrome or Firefox Mozilla as the web browser and make sure you have the most up-to-date version of the browser installed.

Before creating an online account:

- If you have never created a MNsure online account, you may start with step 1.
- If you have created an online account before, you may login to submit a new application with step 8.
- If you do not remember your username and/or password, you will need to call the MNsure contact center 855-366-7873 to retrieve the information. Navigators are not able to provide this information.

STEPS TO APPLY ONLINE:
Go to www.mnsure.org

1. Click on Create Account
2. Click on Create Account & Apply
3. Read through the Register for a MNsure Account and click on Next
4. Agree to privacy terms and click on Accept
5. Identity proofing: Enter your information to confirm identity. You must complete every field with an asterisk/star.
6. Answer the multiple choice questions and continue.
   - If you receive a message stating MNsure is not able to confirm your identity online, you may fill out a MNsure Account Request form so MNsure can create an online account for you. Please fill out this form and send it to MNsure. This process takes 1-2 weeks. MNsure will send you username and temporary password by mail or email. When you receive this information, you may continue with step 7.

7. **Account creation**:
   - This page will allow you to create a username, password, shared secret and security questions. The shared secret is another form of security.
   - PLEASE make sure you are following the username/password/shared secret rules as indicated in the "?" or you will not be able to continue onto the next page. You may not use special characters (!@#$%) in the username, shared secret or answers to security questions. Special characters are only allowed in the password. Please write down and save your username and password so you will be able to log into your account.
8. Once you create an account, you will need to log into the account by entering the username and password you created. If this does not work, you may contact MNsure at 855-366-7873 to reset your password. A temporary password will be given to you and should be able to change it when you login.
9. Click "Next" to continue and agree to the privacy terms.
10. **Application**: Click on "Apply for health coverage WITH financial help".
    - Read and check mark that you agree with the privacy warnings.
    - This will bring you to the MNsure application. Enter your information first. Make sure you include everyone in your family and your tax-filing unit, and indicate if they are applying or not.
    - Income: This section consists of multiple questions. You will need to provide your current income as well as your projected annual income.
        - Current Income = total amount of income you receive in a pay period or month (you can select the frequency)
        - Projected Annual Income = total amount of income you anticipate to receive in the calendar year for which you are requesting coverage
    - Employer Insurance: If this section applies to you, you must provide the information requested in order to move to the next section of the application.
        - You may need to have your employer fill out MNsure's Appendix A form in order to provide the required information.
    - **Make sure everything on the summary page is correct**.
      Try to enter the correct information as you complete the application. It is more difficult to make changes/corrections to the application when you get to the summary page.
        - You can make corrections by using either methods below:
            1. Using the tab on the left hand side, you may select the specific section you need to edit at any time when filling out the application
            2. In the summary page, you will see that each section has the option to "edit" which you can click on and it will take you to the beginning of that section
        - When using either options listed above, you will find that once you complete your edits, you will be required to click on the "Next" button and go through the application until you return to the summary page again. The page following the summary page will ask you to enter your electronic signature and submit your application. Please note that you will not be able to make changes to the application after entering your electronic signature and clicking submit. Make sure the information entered is correct and final before completing these steps.
        - After clicking "Submit" the next and final page should provide you with information on what program you qualify for based on the information you provided. Please see

the "MNsure Application Follow Up" document to find more information on how to check the status of your application.

11. Plan Selection (Qualified Health Plans Only)
- If you were determined eligible for an Advanced Premium Tax Credit and need to enroll in a Qualified Health Plan or were only determined for Unassisted QHP, you should select "Enroll in Plans" and proceed to choose a plan.
- If you would like more information on the different plans available or need help with selecting a plan that best fits your needs, you may look up a broker in your area to get assistance with selecting a plan through MNsure. You can look up a broker here or go to this link: https://www.mnsure.org/help/find-assister/index.jsp

AFTER SUBMISSION:
- You may be able to view an online notice that indicates which program you were eligible for after submitting your application. In addition, the notice may list what information is being requested from you in order to complete processing your application. It is important that you read through all of the information and submit any information requested as soon as possible.
- You may take the steps below to view your online notice.
    1. Click on the MNsure icon at the top left corner of page to bring you back to the homepage, select "Continue"
    2. Click on "Go to My Account" under "Returning Users". This step will bring you to a page with more information about your account.
    3. On the left hand side, click on the blue tab that says "Notifications". The next page may have a notice that has been generated with the primary applicant's name and date the application was submitted.
    4. Next to the name there should be a small orange triangle. Click on this orange triangle to give you a drop down where you would be able to click on a link to view your online notice.
- If a notice was not generated, you should refer to the "MNsure Application Follow Up" document to contact your servicing agency regarding the status of your application.

If you have any questions or concerns regarding these steps, please feel free to contact Portico Healthnet at 651-489-2273.