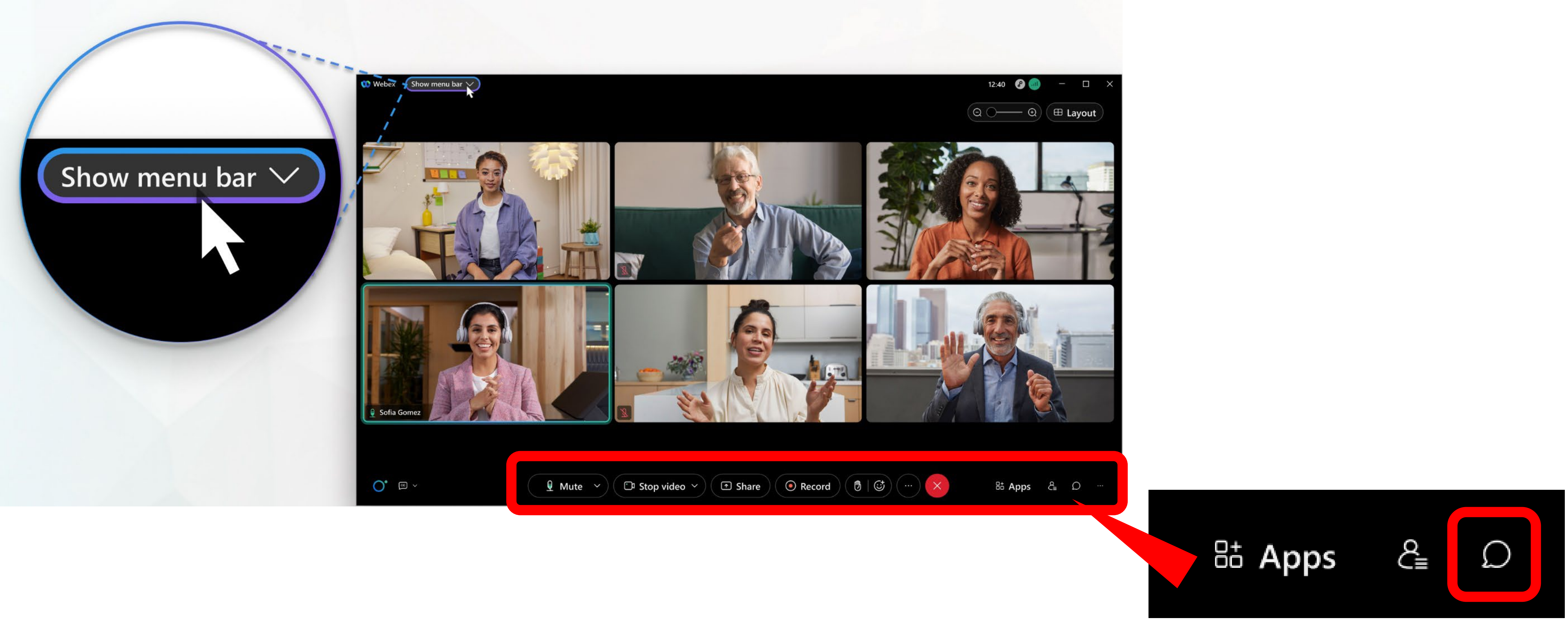
MN-EES: MNsure Portal for Brokers

About the Instructor

- Christina Wessel
  - MNsure, Senior Director of Partner Relations
  - Christina.wessel@state.mn.us

And in my "spare" time, dog agility instructor and competitor!

Webex Menu Bar



Session Learning Objectives

By the end of this session, you will be able to:

- Describe the key differences between a METS/DHS Portal account and MN-EES/MNsure Portal account.
- Explain how you log in to your MNsure portal.
- Describe features on the dashboard of your MNsure portal.
- Describe the ways you can associate with a consumer.
- Explain the importance of portal associations for AORs.
- Describe important internal control policies that protect consumer privacy.

Session Learning Objectives (Continued)

By the end of this session, you will be able to:

- Explain how to access a consumer’s account once you are associated with them.
- Explain key actions you can take on behalf of a consumer through your MNsure portal.

Two Systems – Two Portals

Two Systems – Two Portals

MNsure
Where you choose health coverage

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DEPARTMENT OF HUMAN SERVICES
MINNESOTA ELIGIBILITY TECHNOLOGY SYSTEM

- MNsure system:
    - MNsure Eligibility & Enrollment System (MN-EES).
    - Start at MNsure.org.
    - Determines eligibility for qualified health plan (QHP) coverage with or without financial assistance.
    - All assisters have access to a MNsure portal to help QHP consumers.
- DHS system:
    - Minnesota Eligibility Technology System (METS).
    - Start at new DHS web page.
    - Determines eligibility for Medical Assistance (MA) and MinnesotaCare.
    - Only navigators and CACs will have access to a METS portal to help public program consumers.

Current Assister Portal

- The current "Assister Portal" is the online platform where MNsure-certified assisters view consumer information and perform tasks on their behalf.
- Consumers set up an association with an assister by logging into their METS account and entering an assister's "Reference Number".
- Currently, brokers, navigators and Certified Application Counselors (CACs) have access to an Assister Portal account.
- **Broker access to their current Assister Portal accounts for METS will be disabled on June 26. Your current QHP book of business will be migrated to MN-EES and accessible through your new MNsure portal account.**

Access to DHS System: Future State

- Navigators and CACs will continue to have an Assister Portal account to support public program consumers applying through the DHS system.
- DHS is transitioning to using LoginMN for account access to METS.
  - LoginMN is the State of Minnesota's secure and centralized sign-on service that individuals and businesses use to access State of Minnesota services, programs, and applications.
  - All consumers will need to create a LoginMN account and re-verify their identity through that process before being able to access their existing online METS account.
  - The transition to LoginMN for account access goes live on June 27.

New "MNsure Portal"

- New MNsure Portal account in MN-EES that allows MNsure-certified assisters to view information for QHP-eligible consumers and perform tasks on their behalf.
- Access: All certified assisters will have a MNsure Portal account.
- Associations: Consumers and assisters have multiple paths for creating an association.
- Actions: Can apply for QHP eligibility on behalf of a consumer and see information for associated consumers. Can also take other actions on behalf of QHP-eligible consumers, including managing enrollments and reporting changes.

Where to Start an Application

- Apply through the DHS website:
  - The pre-screening process suggests one or more members of the household may be eligible for a public program.
  - The consumer wants an online “DHS Health Care Account” to access their information.
- Apply through MNsure.org:
  - The pre-screening process suggests all members of the household will be QHP-eligible.
  - The household wants to apply with no financial help to enroll in a QHP.

Reminder: No Wrong Door

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- No matter where someone applies, METS and MN-EES will share application data (an “Account Transfer”) to route consumers to the right system to get eligibility determined.
- MNsure and DHS will coordinate to maintain seamless coverage for Minnesotans.
- Mixed households will manage eligibility in two systems:
  - METS for public programs. They will only have an online account if they applied online through DHS.
  - MN-EES for QHP. They will always be able to have an online account, no matter how they initially applied.

Accessing Your MNsure Portal Account

MNsure Portal Account Basics

- All online accounts for the MNsure system, including MNsure Portal accounts for assisters, require a **unique email address** as the username.
- A **unique, SMS-enabled phone number that can receive text messages** is required to activate the account and for on-going multi-factor authentication (MFA) to log in to your MNsure portal account.
  - This phone number is only used to send you system related text messages. It is never shared with consumers or used by MNsure for other communications.
  - Consumers are not required to use MFA to access their account, but providing an SMS-enabled phone number when they create their account will allow them to receive important text message communications.

Migrating Current Certified Brokers

- MNsure will be migrating current broker agencies and certified brokers to MN-EES when the system is deployed in late June.
- All migrated certified assisters will have a MNsure portal account created in MN-EES. We anticipate sending account activation emails on July 1.
  - If a household with QHP eligibility currently has an assister portal association with a certified broker in METS, that association will be migrated into MN-EES.
  - MNsure is also working to convert current manual AORs into electronic AORs viewable in your MNsure portal during the migration process.

Go-Live Anticipated Timeline

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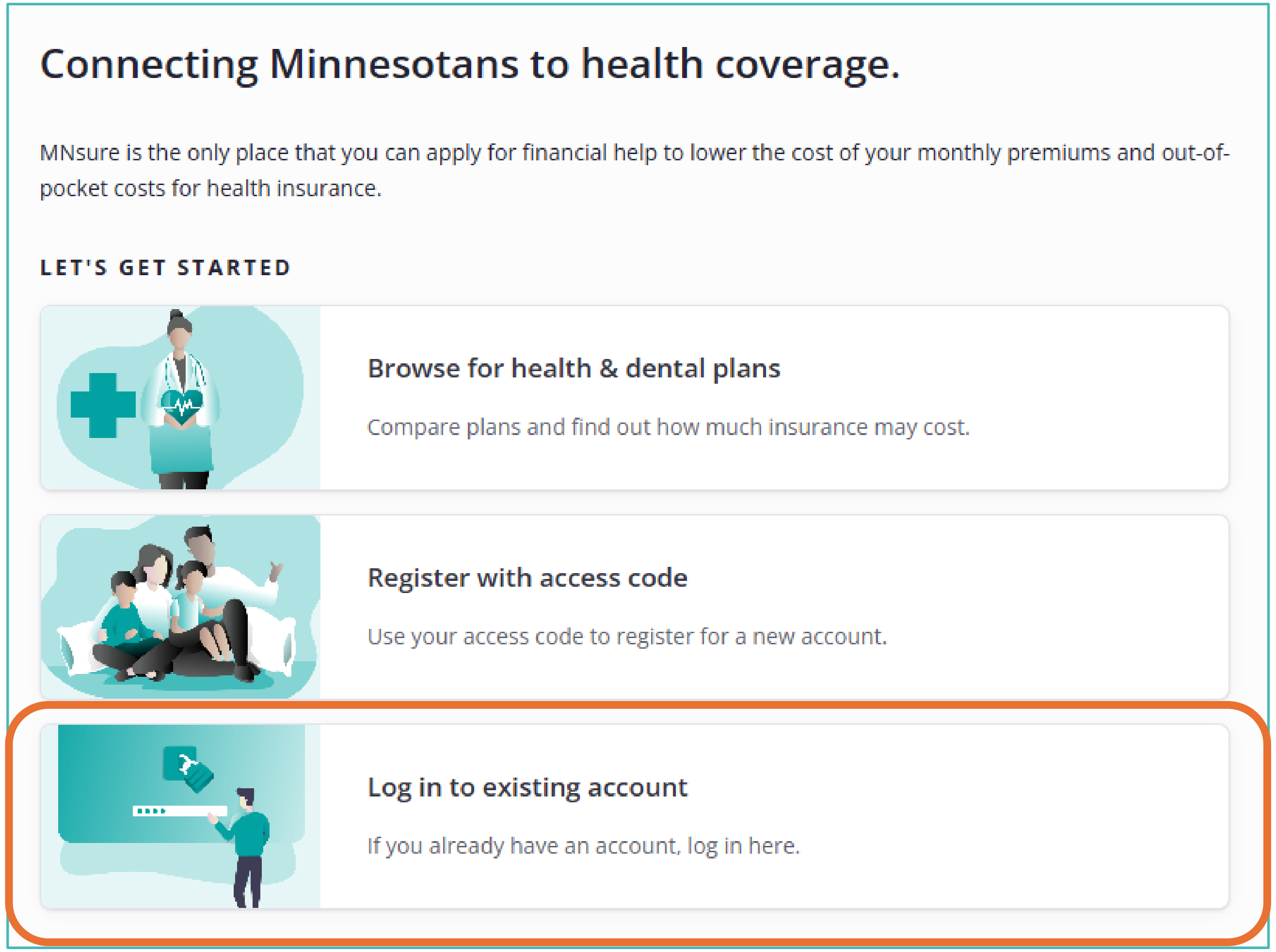
June 26	June 27	June 27-30	July 1
• METS down at 10 pm	• METS live again • LoginMN for METS live	• MN-EES deployment and data migration steps.	• MNsure portal activation emails sent.

Tour of Your MNsure Portal

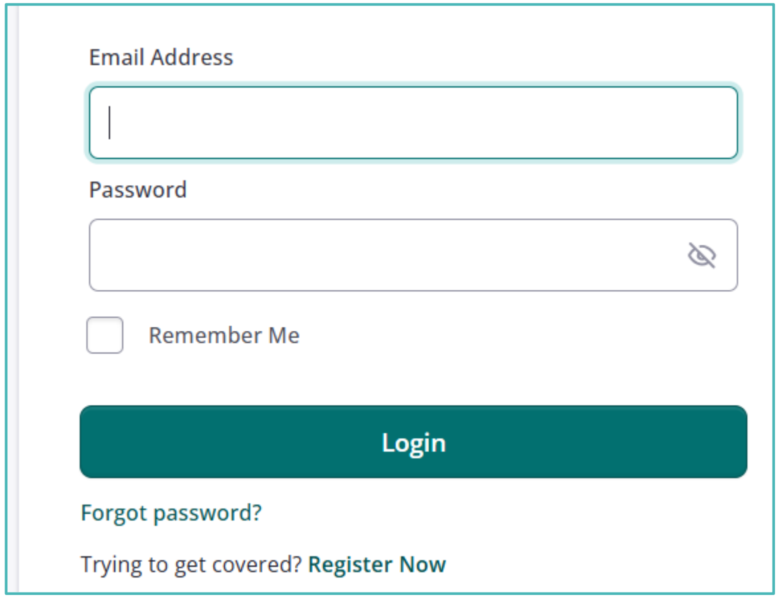
MNsure Portal Access

- Every broker will have their own MNsure portal account using their unique email and unique SMS-enabled phone.
- When you set up your MNsure portal account, you will be asked to set up multi-factor authentication, which will be a code texted to your SMS-enabled number.
- Individuals should never attempt to share a portal account or log into another assister's portal account.
- Certified assisters who attempt to impersonate another individual by logging into someone else's account will face disciplinary action including potential referral to law enforcement.

Log In to Your MNsure Portal

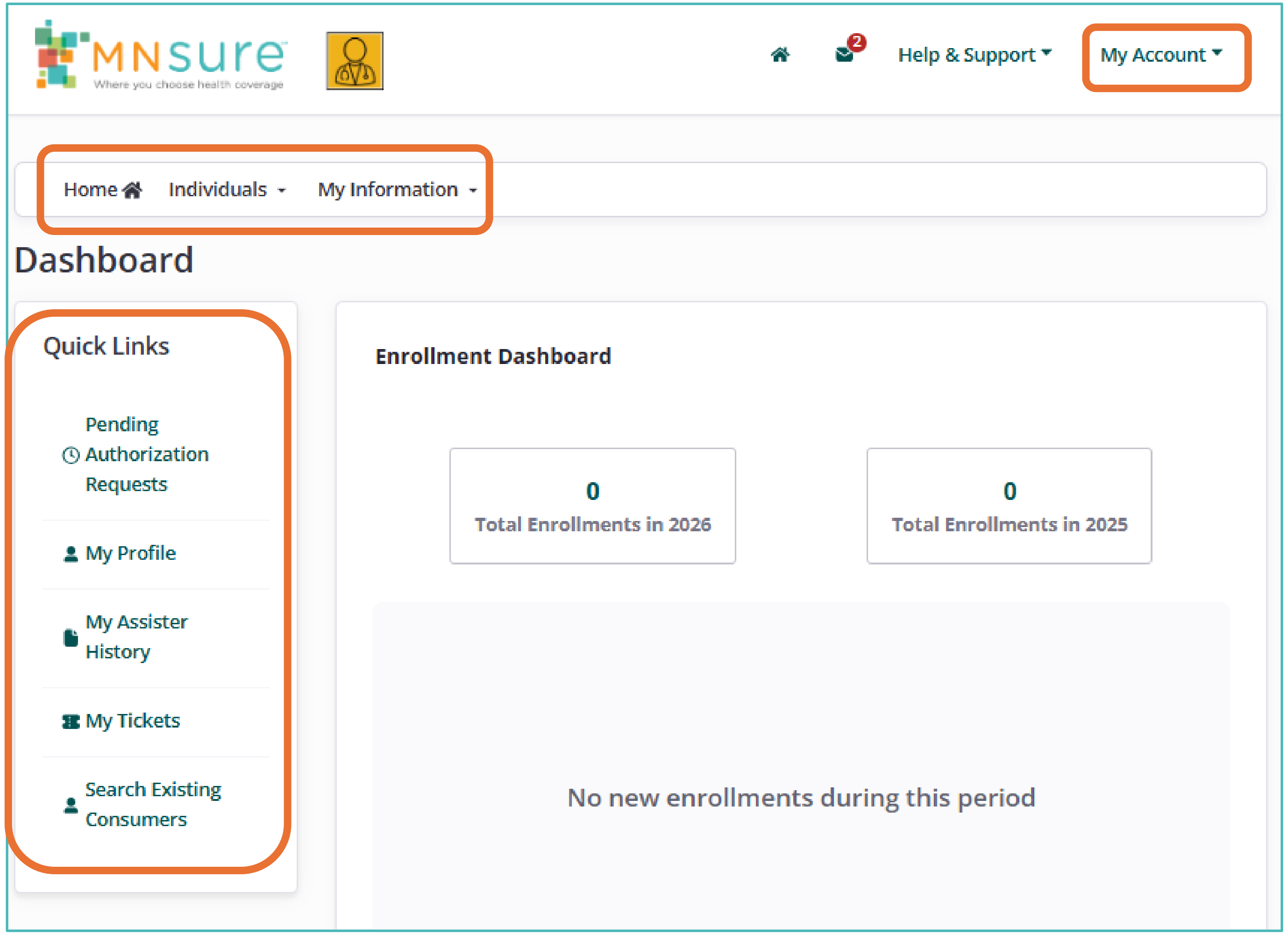


- Brokers (and agency managers and support staff) will be able to log in through MNsure.org or through a link on Assister Central.

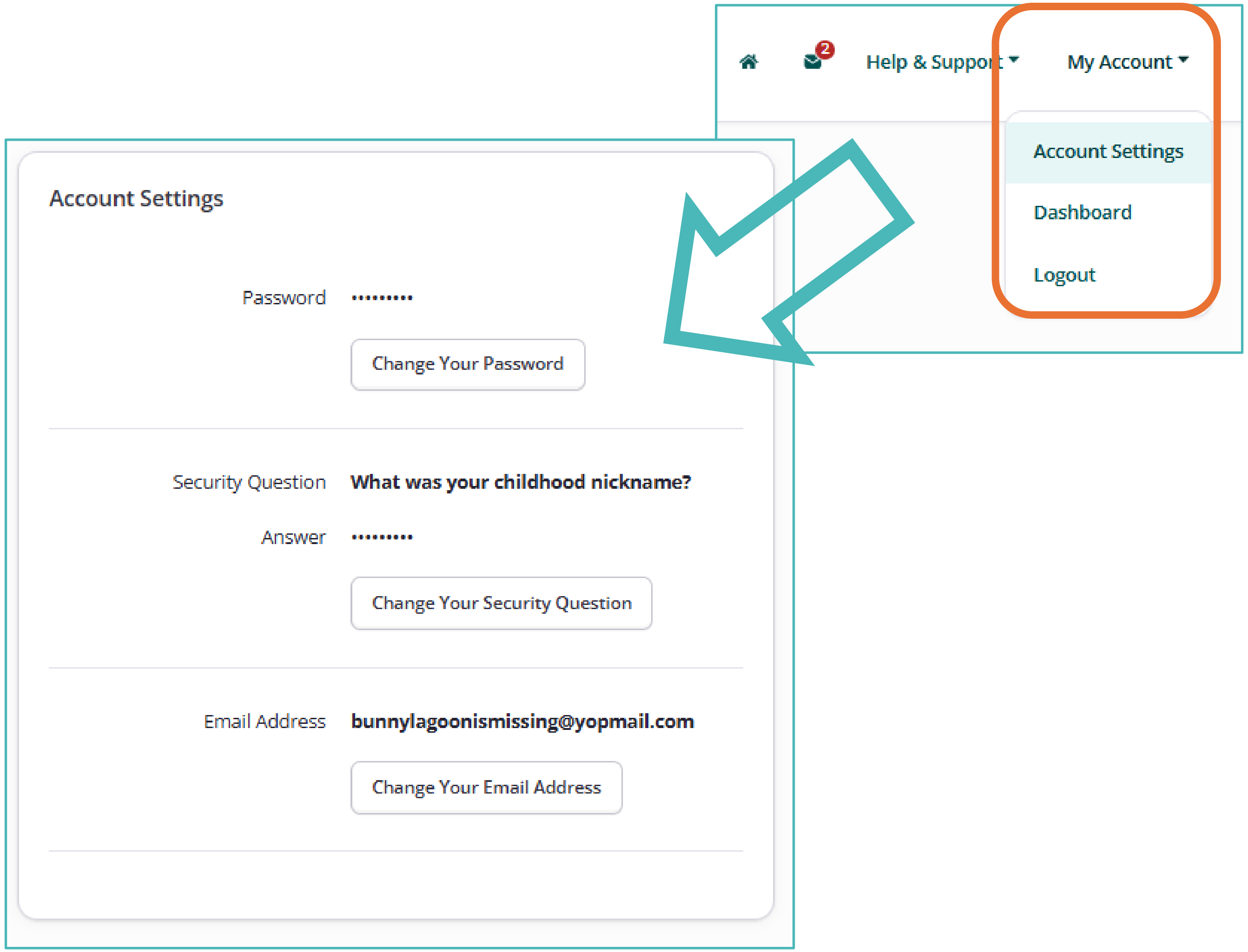


MNsure Portal Dashboard for Brokers

- After logging in, you will land on your MNsure portal dashboard.
- The new dashboard will look like what you see now but offer significantly more functionality.



“My Account” Options



- “My Account” option allows you to update your account settings:
  - Change your password.
  - Change your security question.
  - Change your email address for system communications
  - Note: To change your account username, you will need to contact the BSL

Reviewing Your Profile Information

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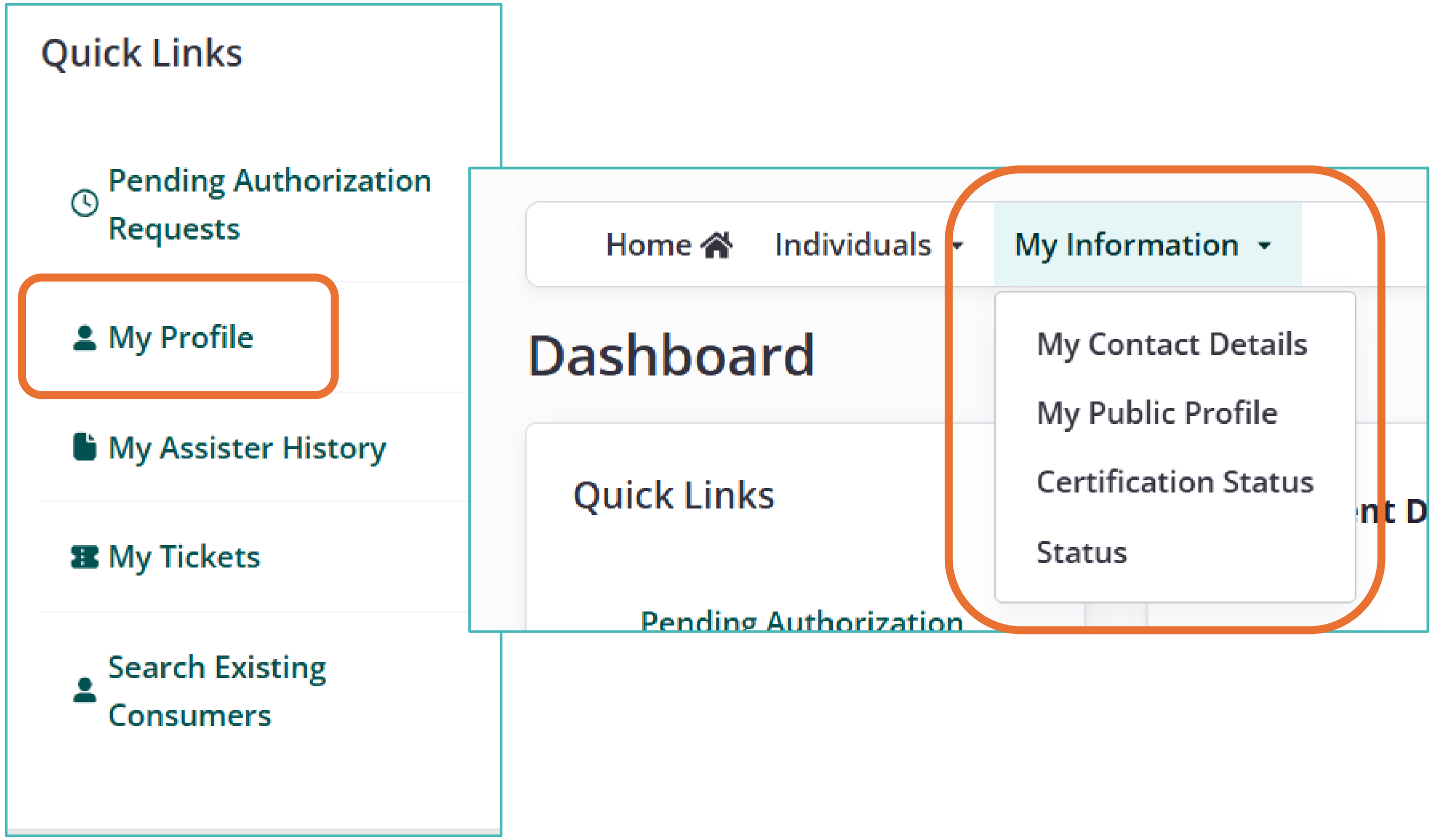
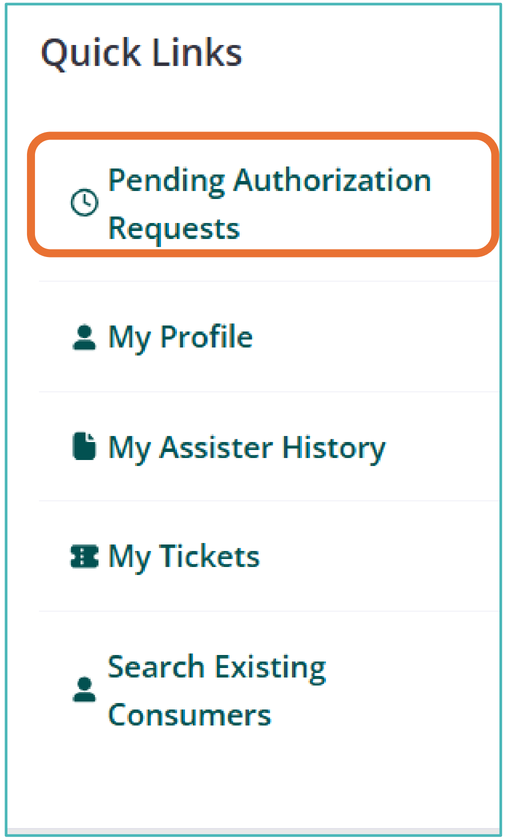
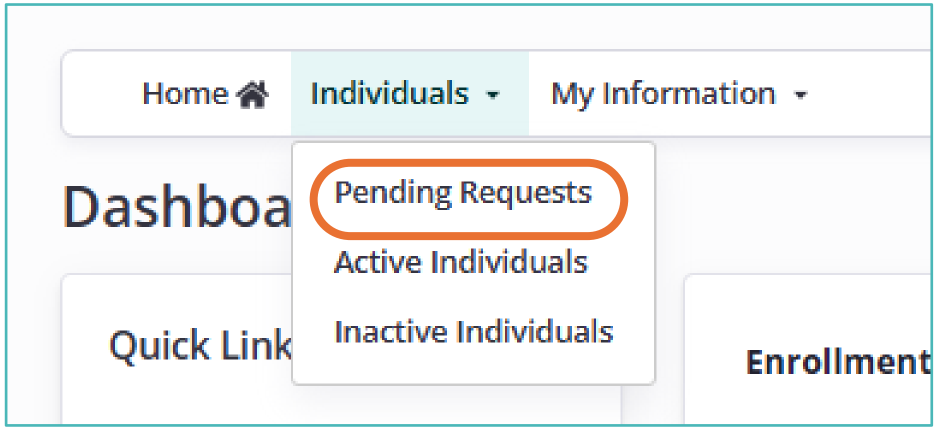


- There are two places you can review your profile for the Assister Directory
- After initial set-up, changes to your profile can only be done by an agency manager.

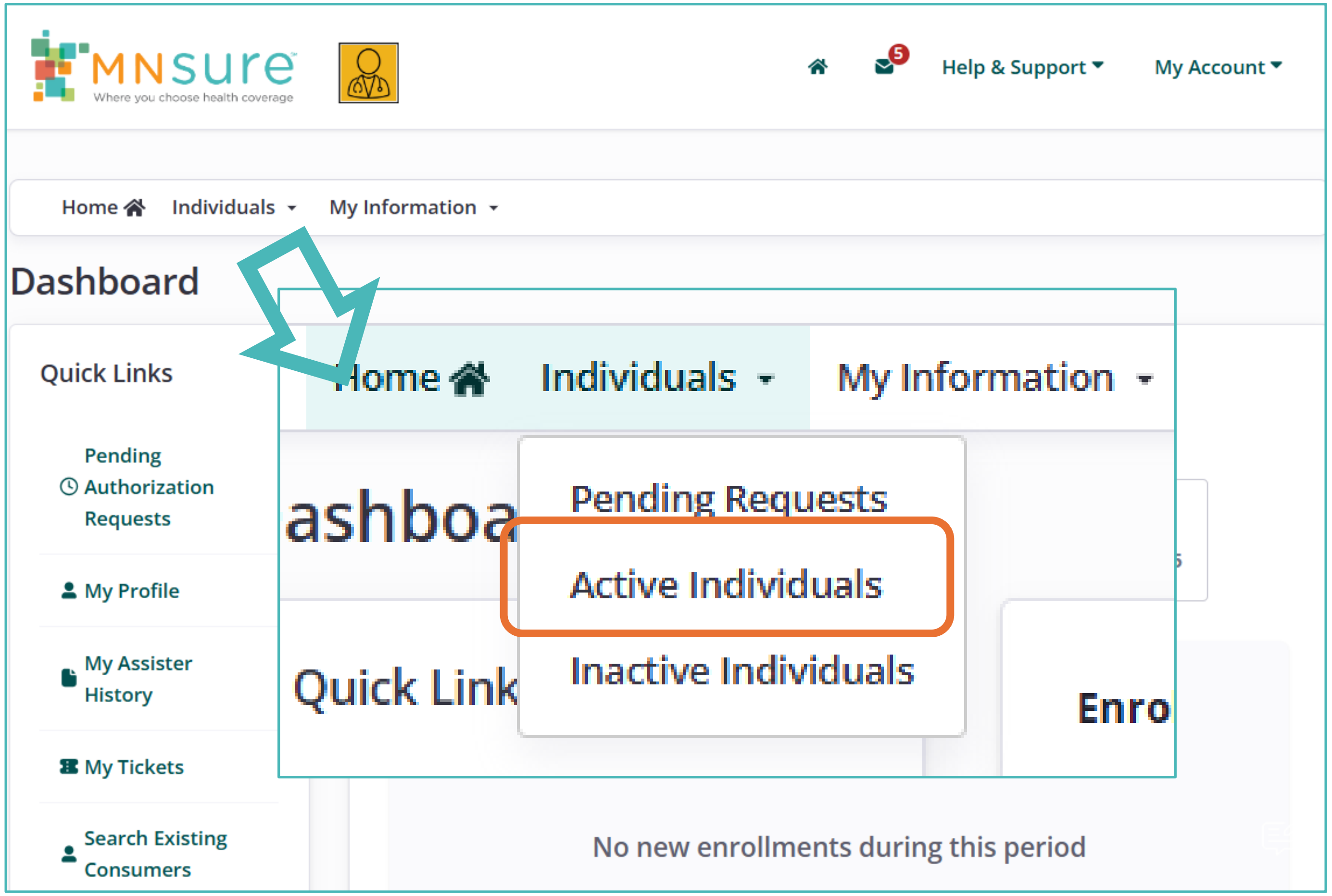
Viewing New Consumer Requests



- There are two places where you can find pending requests from consumers to create an authorization.
  1. In the left-hand “Quick Links” menu, select “Pending Authorization Requests”.
  2. In the top navigation menu under “Individuals,” select “Pending Requests”.

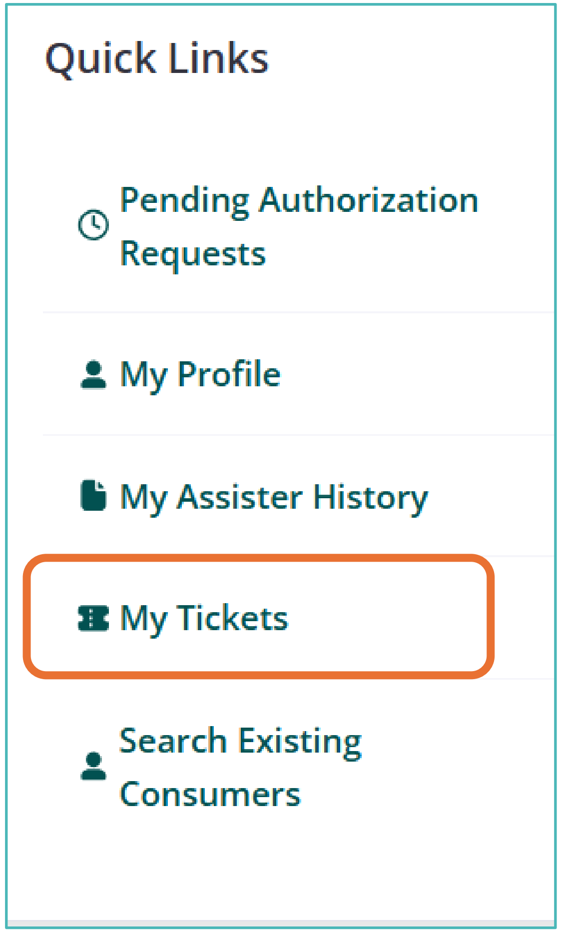


Viewing Current Consumers



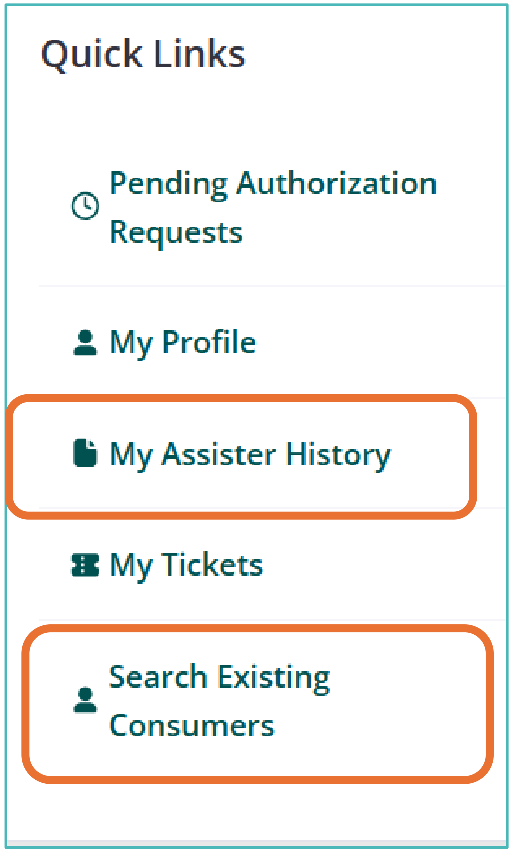
- To view your current book of business, under “Individuals” in the top navigation menu, select “Active Individuals.”

Viewing Tickets



- “Tickets” are support requests that you can submit to MNsure.
- If you are submitting a ticket regarding a consumer’s case, you should do that through the consumer’s account.

Other Actions



- You can also see previously associated individuals by selecting “My Assister History” in the “Quick Links” menu.
- To initiate an association with a new client, select “Search Existing Consumers” in the “Quick Links” navigation.

Associating with New Clients

Authorizing a Broker

[-] What should I know before I designate a broker?

It's important to think carefully about authorizing a broker to represent you.

When you authorize a broker to represent you, they can:

- Apply for coverage on your behalf
- Make updates to your application
- Enroll you in a plan
- Make changes to your enrollment
- Make changes to tax credits applied to your monthly premium
- Upload documents on your behalf
- See all of your enrollment and application information
- Read notices in your online account

An authorized broker will have access to your MNsure account until you (or the broker) cancel the authorization. Their access would also end if their MNsure certification ends.

Note: Even if you have authorized a broker, you are responsible for:

- Reporting changes within 30 days
- Responding to notices
- Paying premiums

- When working with a new consumer, your first step is to have them "designate" or "authorize" you as their broker.
- This electronic permission allows you to access a consumer's individual account to see their information and act on their behalf.
- Brokers should **always** use their **own** MNsure portal to view consumer information and take any actions on behalf of a consumer.

Creating Consumer Authorizations

- The MNsure system offers options for how consumers and brokers can create an association:
  1. The consumer can initiate an authorization using the new MNsure Assister Directory.
  2. The broker can initiate the authorization by searching for an existing consumer.
  3. The broker can initiate the authorization by creating an account for a new consumer.

New Assister Directory

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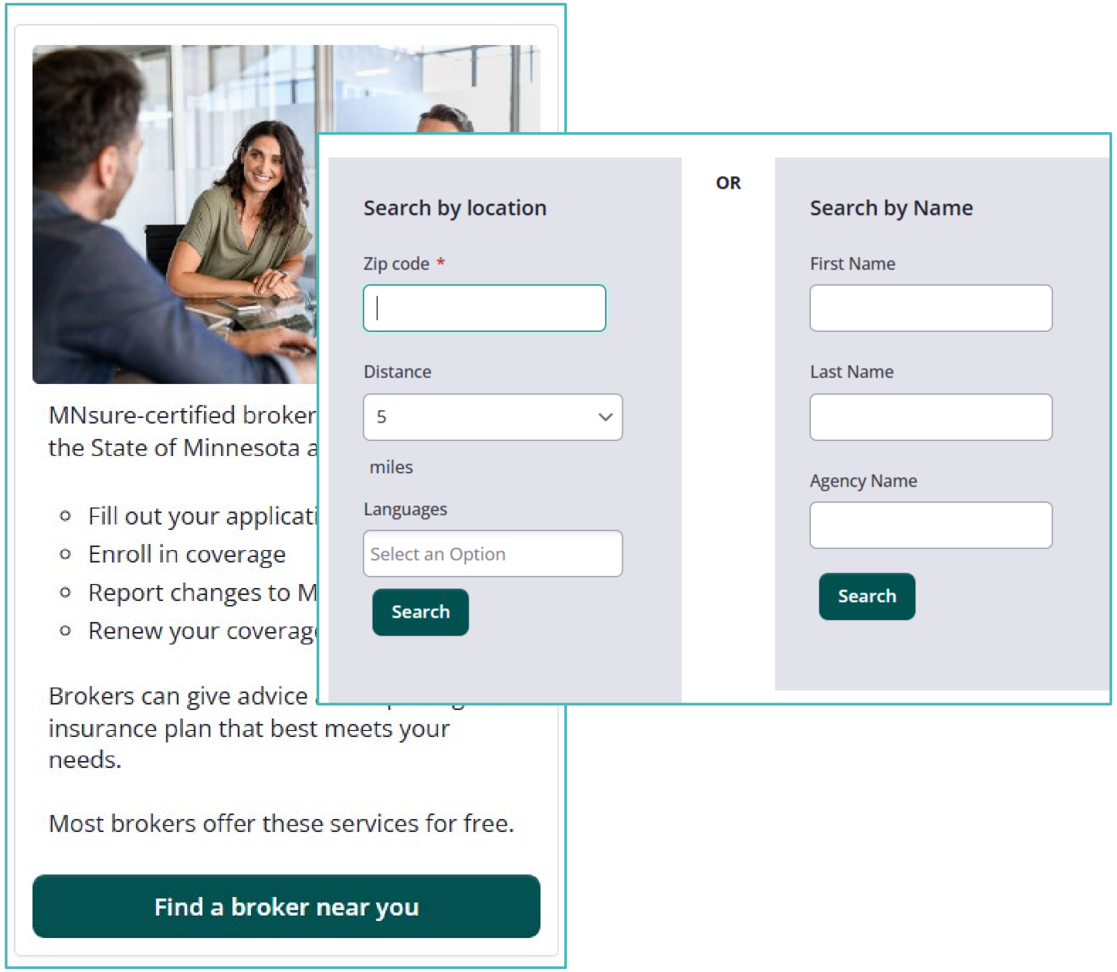
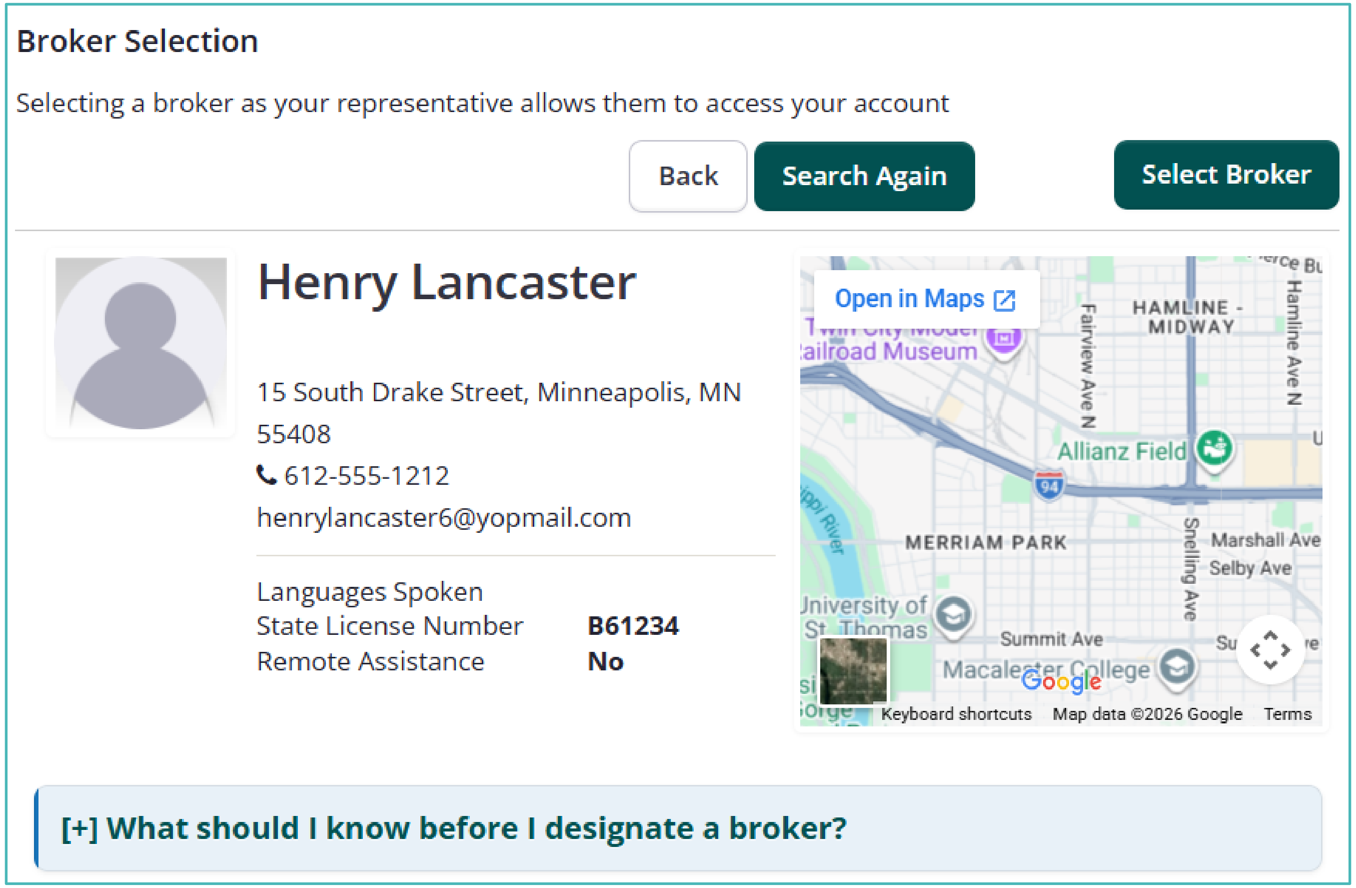


- A new Assister Directory will be available on MNsure.org and within MN-EES.
- The directory is available to consumers at any point in their MNsure experience.
- Consumers can search by location or for a specific agency.
- Brokers must opt to be listed on the directory for the consumer to initiate the association.

Agency Directory Listing



- Directory information for an agency includes locations, languages and hours of operation.
- Agencies can set up multiple locations and assign brokers as being available at specific locations.
- Agency information is maintained by the agency manager and support staff roles.

Consumer-Initiated Authorization

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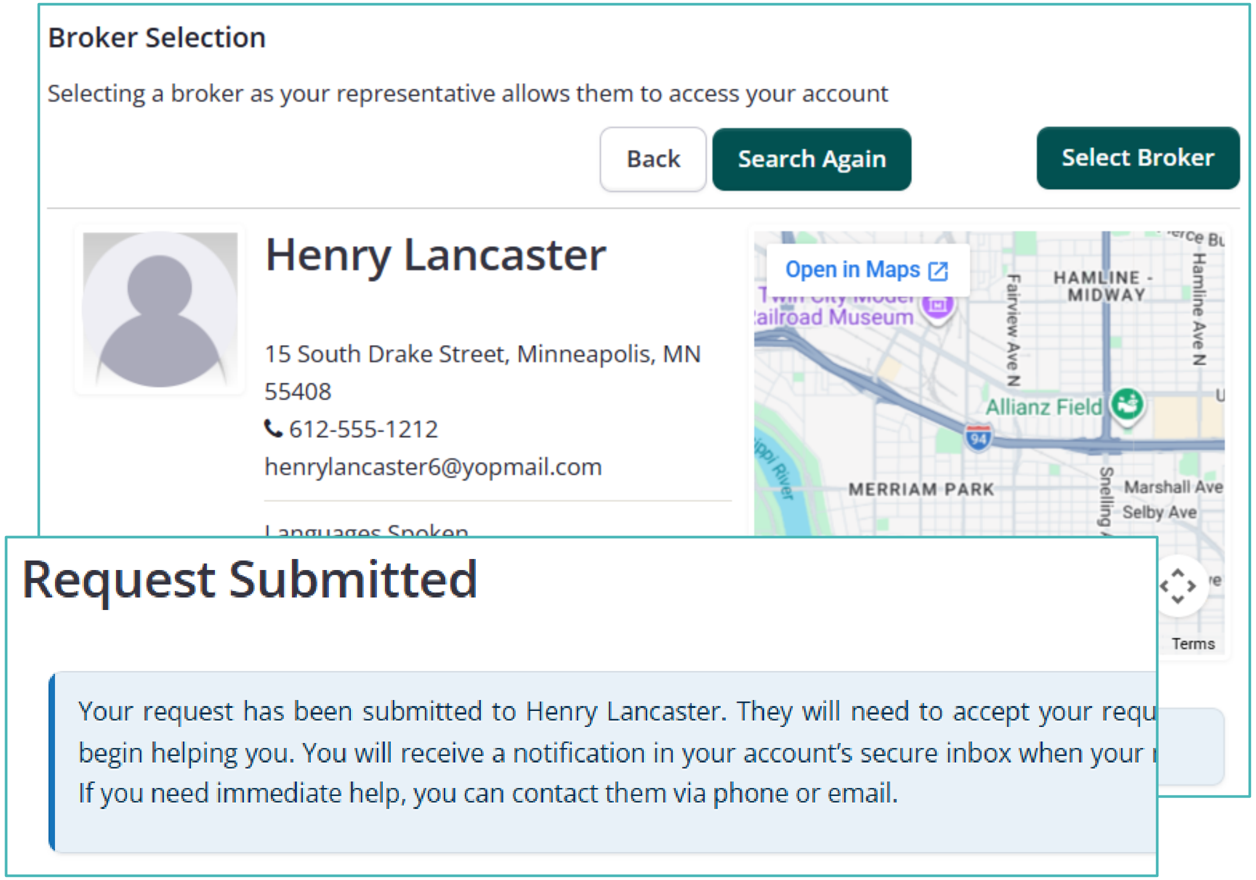
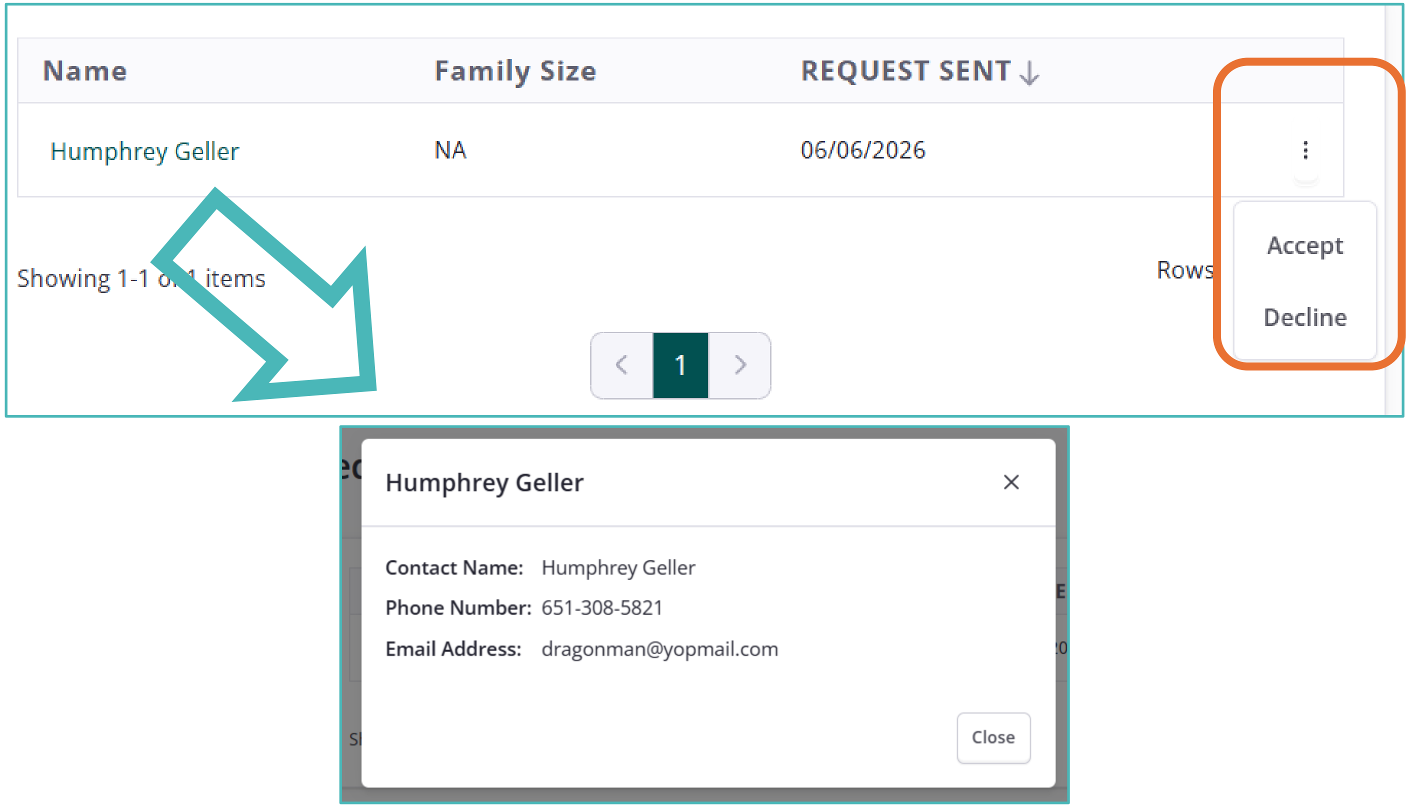
- If the consumer is logged into their MNsure account, they find a broker through the Assister Directory and send an electronic request to work with them.
- If a consumer does not have a MNsure account, or is not logged into their account, they can search the directory but cannot initiate an authorization.
- Consumers cannot initiate an association with brokers that are not listed on the directory.



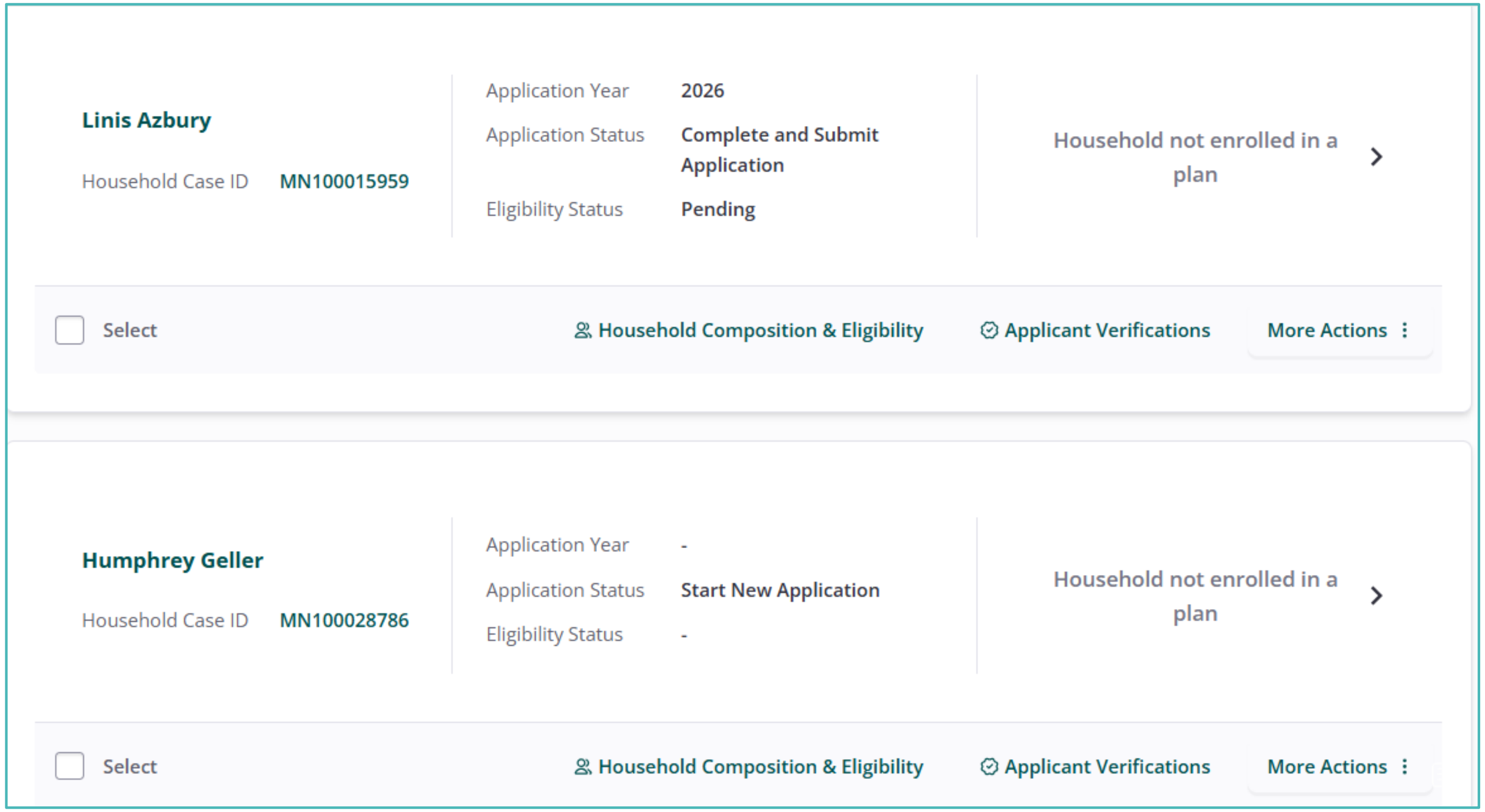
Viewing Pending Requests

- You can check for new requests from consumers through your MNsure portal by viewing "Pending requests".
- Requests will show the consumer's name, family size (if they have applied) and the date the request was made.
- Click on the consumer's name to see contact information.
- Accept or Decline the request.



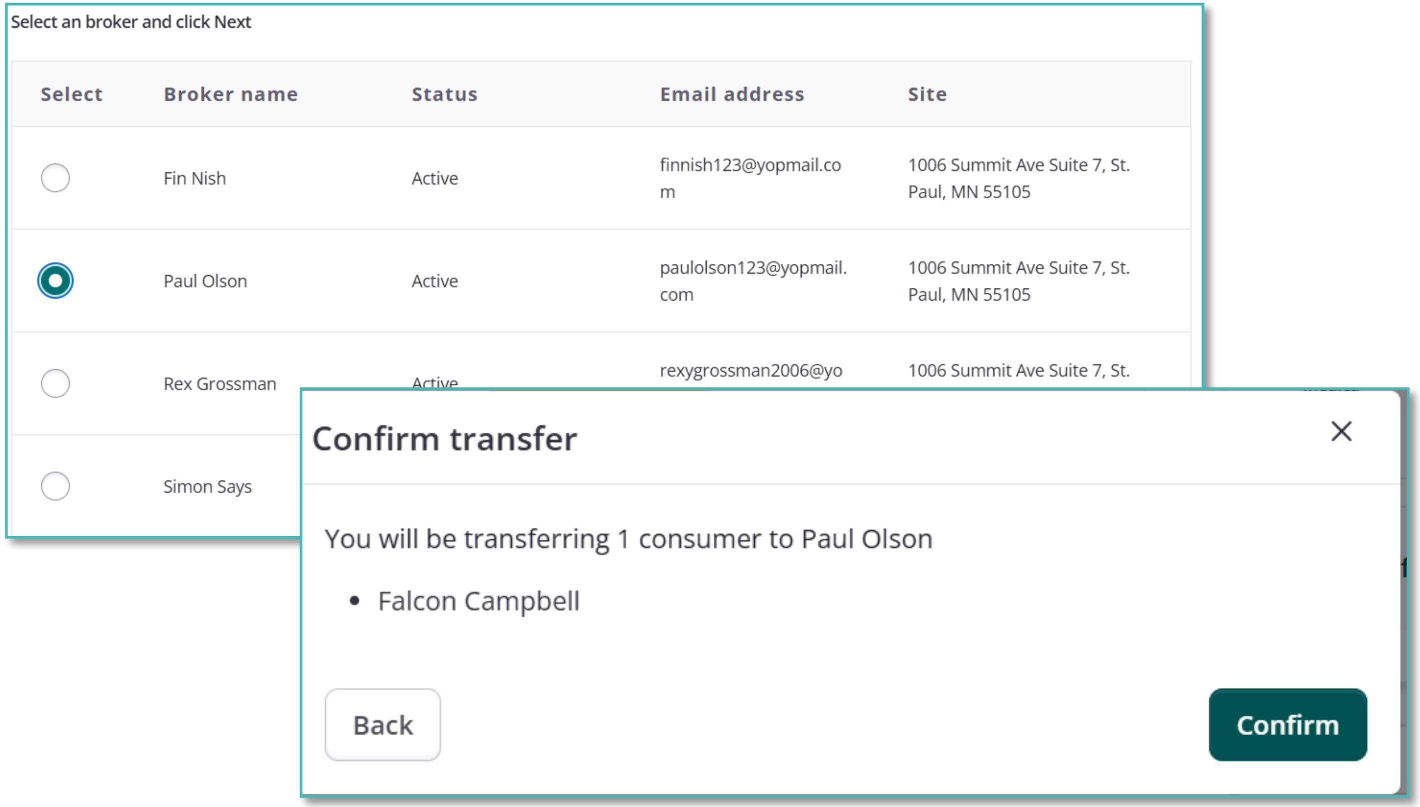
Accepting Pending Requests

- If you accept the request, the consumer will show up as an "Active Individual" in your portal.
- You will be able to see more information about the consumer's status and take actions on their behalf.



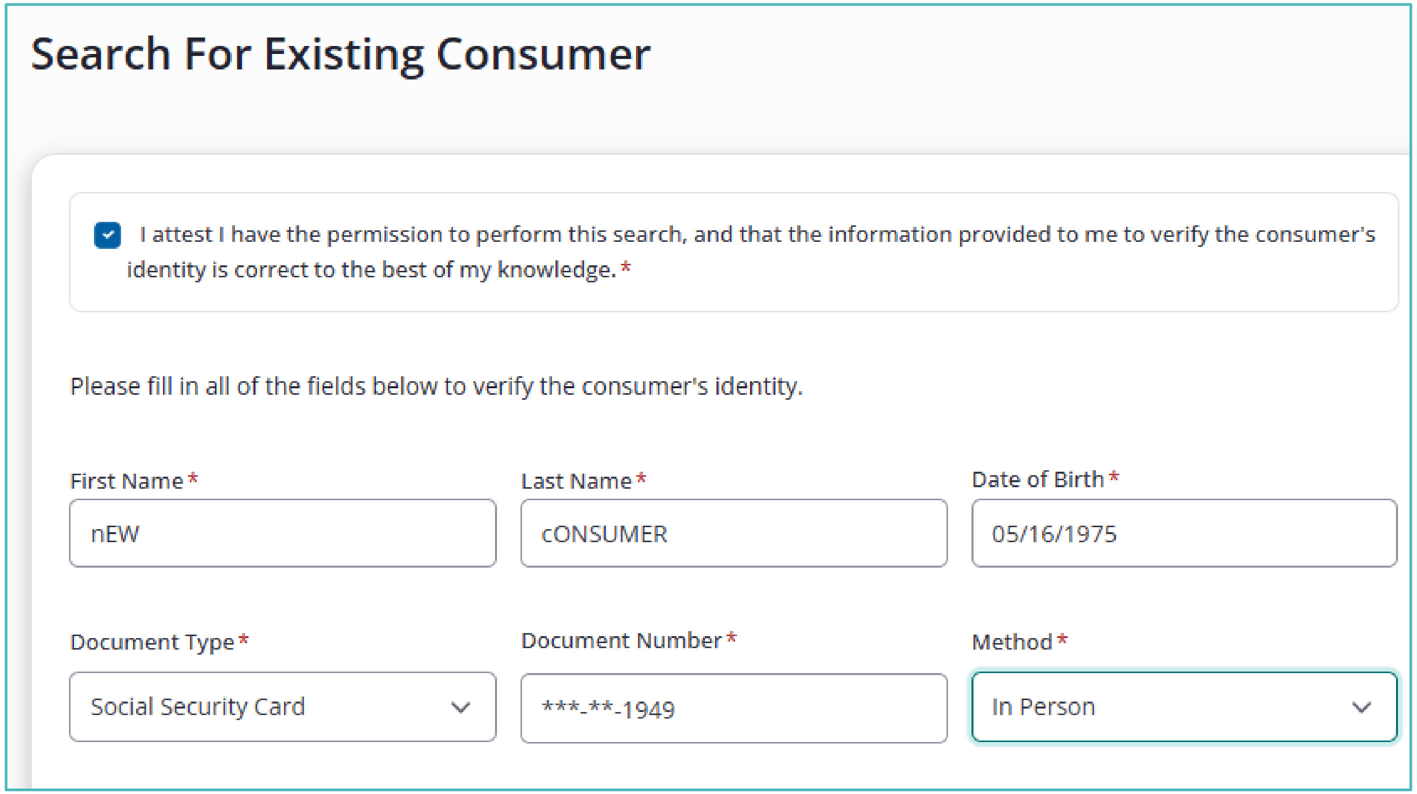
Declining or Transferring Requests

- If you decline the request, the consumer will be notified.
- Note: If you are not available, your agency manager or support staff (using their portal role) can accept the request on your behalf and reassign the consumer to another broker at your agency.



Search for an Existing Consumer

- For a broker to initiate an authorization, they must first search to see if the household already has an application in MNsure's system.
- The consumer's name, SSN and date of birth are required for a match.
- Note: This is a potential method for associating with a consumer who applied through METS.


Search For Existing Consumer

I attest I have the permission to perform this search, and that the information provided to me to verify the consumer's identity is correct to the best of my knowledge. *

Please fill in all of the fields below to verify the consumer's identity.

First Name * nEW

Last Name * cONSUMER

Date of Birth * 05/16/1975

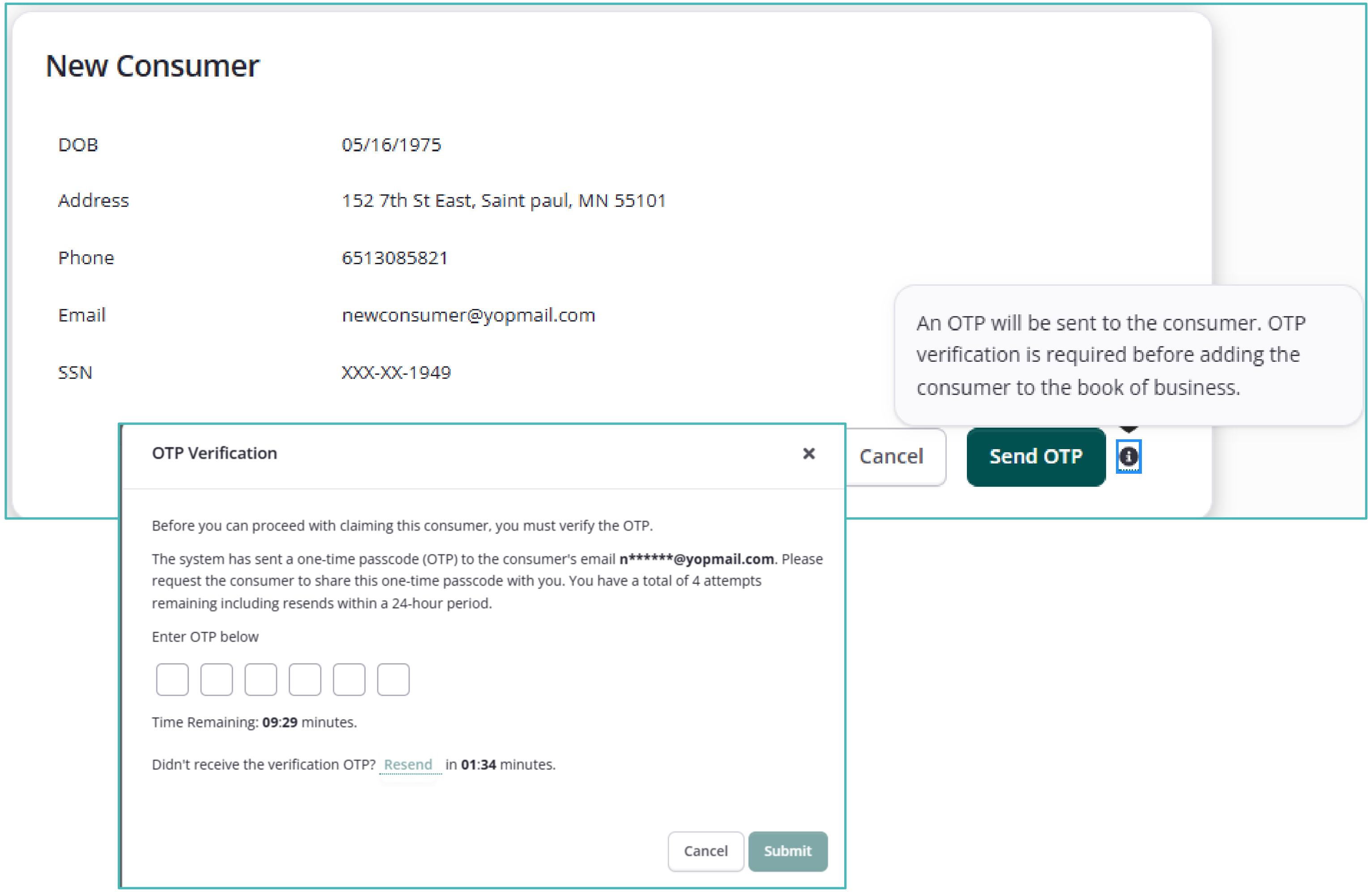
Document Type * Social Security Card

Document Number * ***-**-1949

Method * In Person

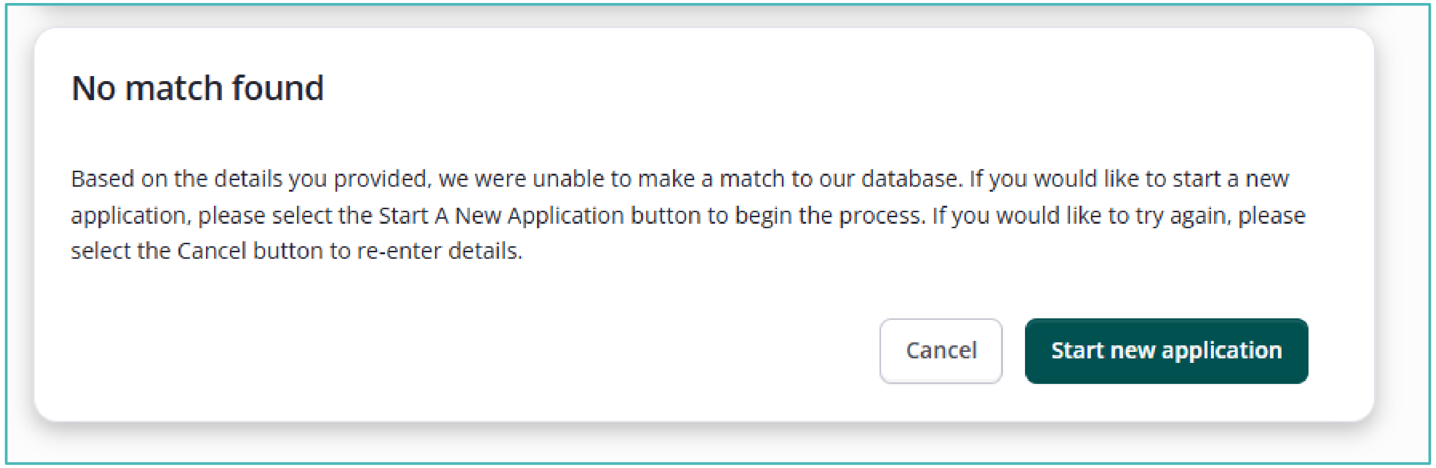
Consumer Confirms Authorization

- If a match is found, the broker can request to “claim” the household.
- To complete the authorization, the consumer must provide the broker with a verification code they receive via a text, a call, or email (based on the communication preference in the consumer’s account settings).



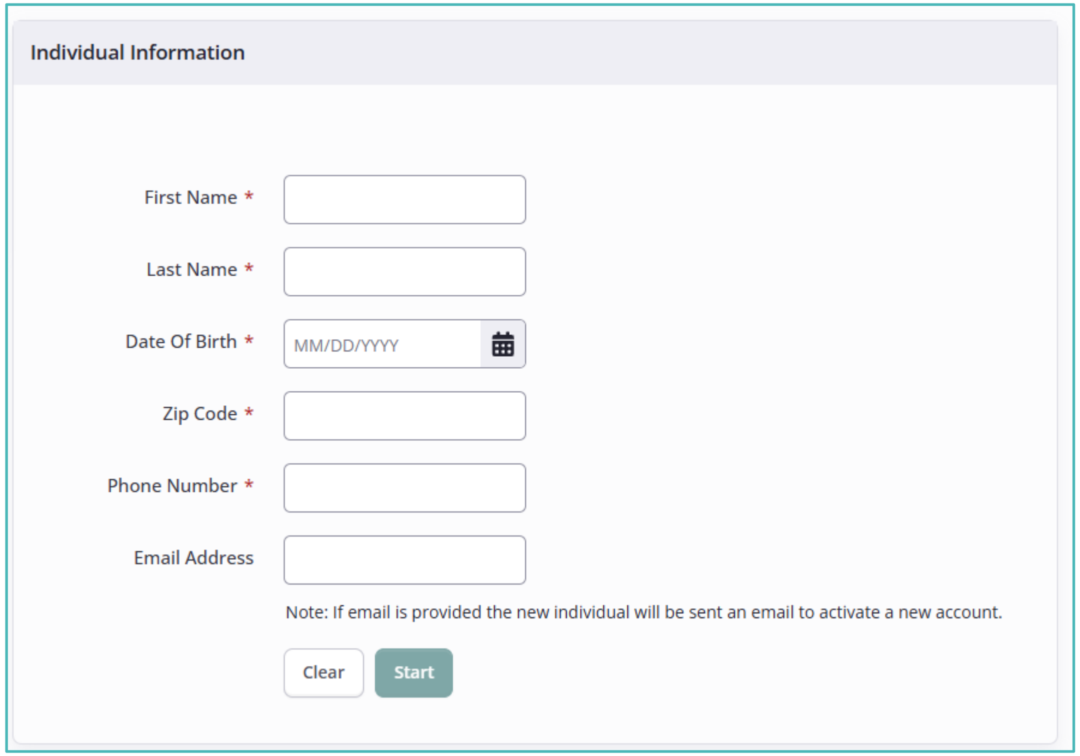
Helping a New Consumer

- Brokers can also create a new account for a consumer.
- The first step is to search for the consumer to verify they do not already have an application.
- If no match is found, you can begin to help them by clicking on "Start new application."



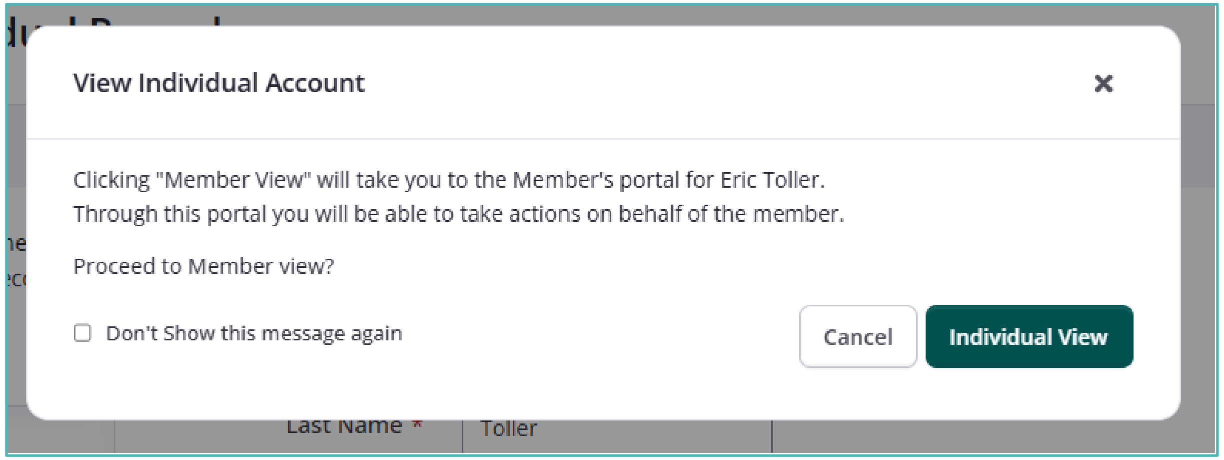
Creating a Consumer Account

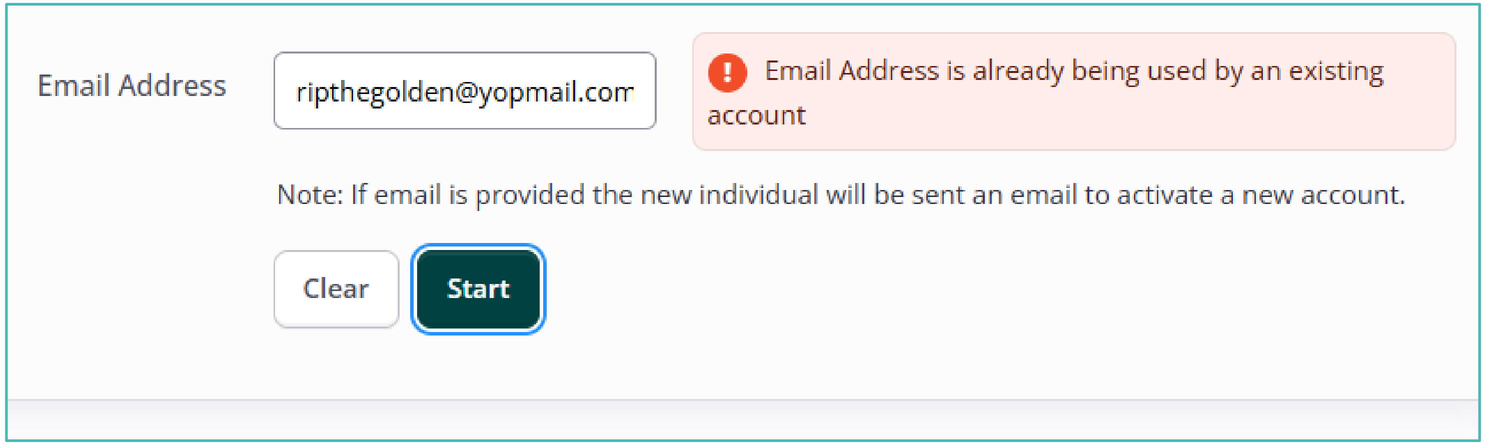
- You will then be taken to the new account creation process.
- The account holder should always be the responsible person in the household, even if they are not seeking coverage.
- Entering an email address for a consumer is optional.
  - If an email is provided, the consumer will get instructions to activate their MNsure account.
  - If no email is provided, the household can contact MNsure at any time to add an email.



Creating a Consumer Account

- Creating an account for the consumer will automatically establish your online association with the consumer. They will appear in your “active consumers” list.
- If the consumer already has created an account with the email, they can reset their password to access their existing account.





The Importance of Internal Controls

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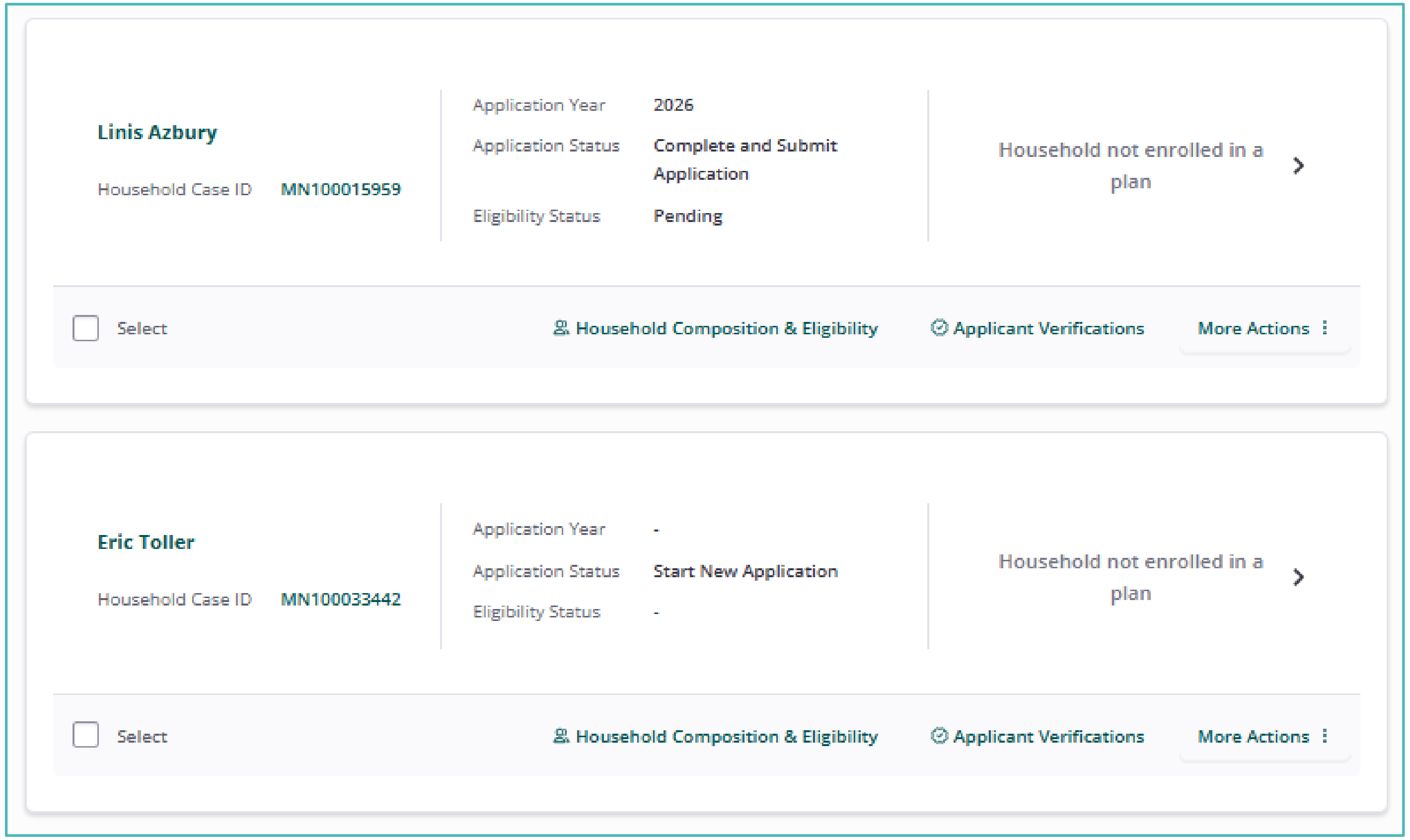
- Both the consumer and MNsure rely on certified partners to maintain internal controls around account creation.
- Protect consumers, and protect yourself, by following these policies:
  - *Only create consumer accounts using the consumer's email and phone number.* If a consumer doesn't have an email address, you can still create an account for them.
  - *Never log into the consumer's account to create an association, view consumer information or act on their behalf.* Once the consumer authorizes your association, you can see everything and do everything a consumer can.
  - *Never retain the consumer's account password or security question answer.* Consumers can use self-service process to reset the password. And you still have full access to support them through your portal account.

Viewing Consumer Information

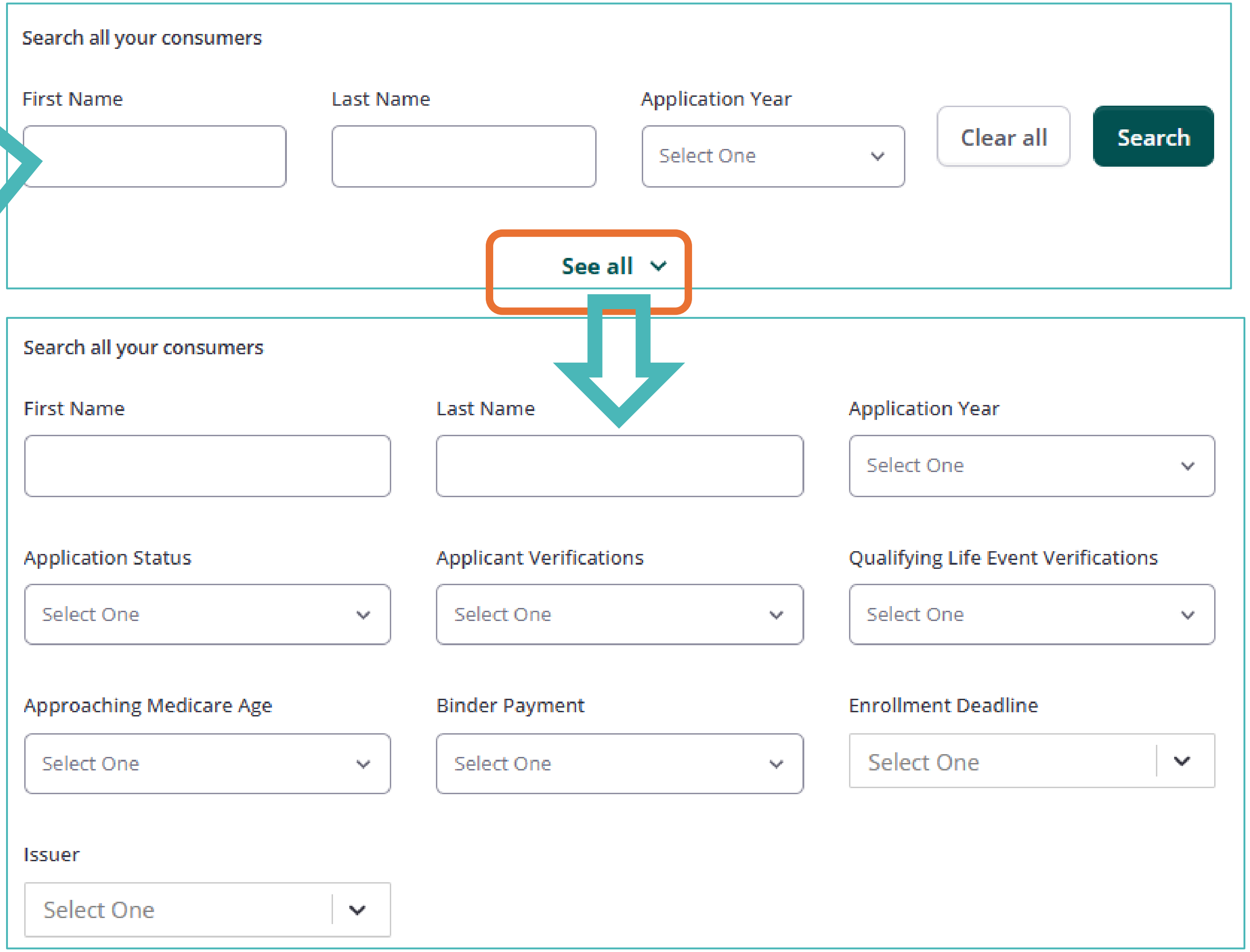
View Your Active Individuals

- Navigate to your “Active Individuals” to see a list of all the consumers you are associated with.
- Each consumer listed will display some basic information on their application and eligibility status.

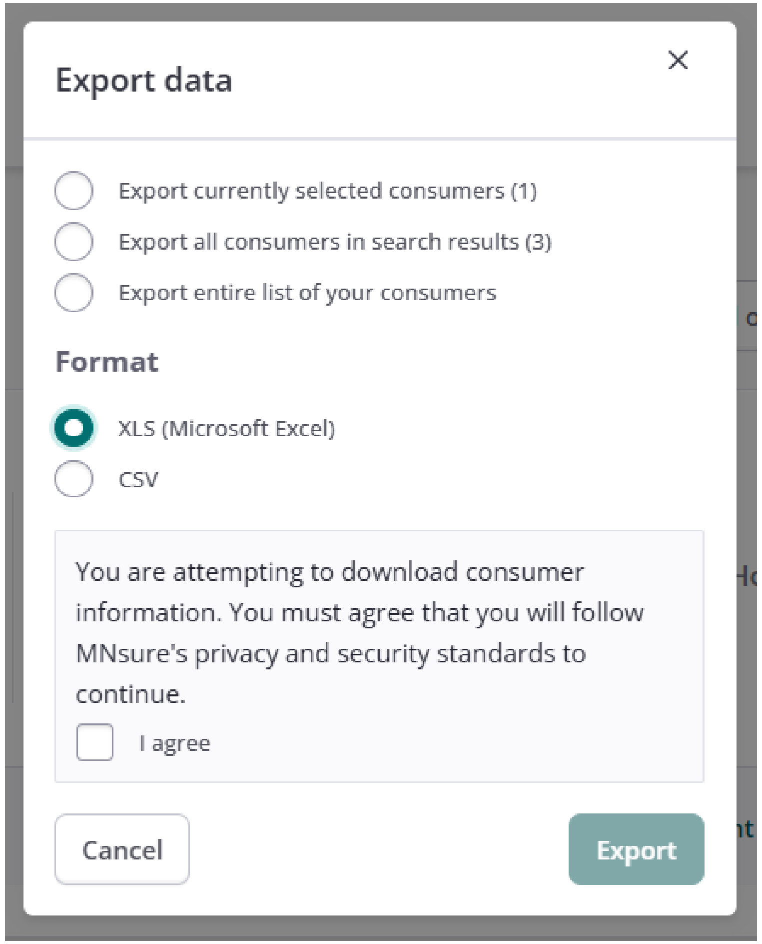


Search for an Associated Consumer

- You can also search your entire book of business to search for a specific individual.
- You can expand the search options to look for consumers with a specific status.



Export Lists of Consumers



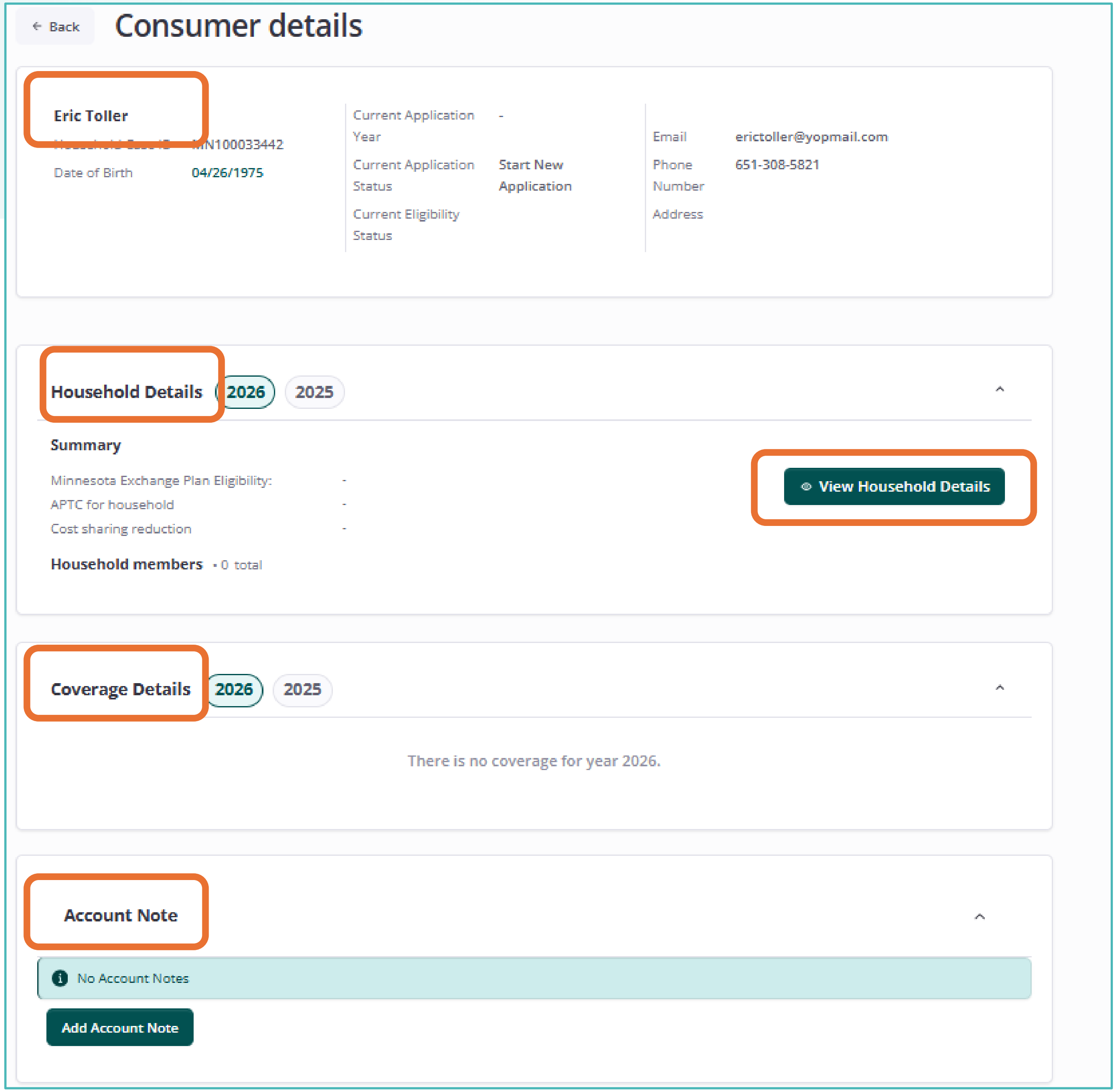
- You can export your full book of business, or a selected list of consumers.
- Data exported includes contact information, application and eligibility status, and enrollment information.

Viewing Consumer Information

- When looking at a consumer listing, you can see more details by selecting:
  - The consumer's name.
  - Household composition & eligibility.
  - Applicant verifications.
  - Coverage information.
- What you select will jump you to a specific section of the "Consumer Details" page.

Consumer Details

- The "Consumer details" page gives you all the key information on the status of the consumer at a glance.



Consumer Details Sections

- The first section shows the consumer's contact information and application and eligibility information, if they have an active application.
- The second section flags whether there are any outstanding verifications.

← Back

Consumer details

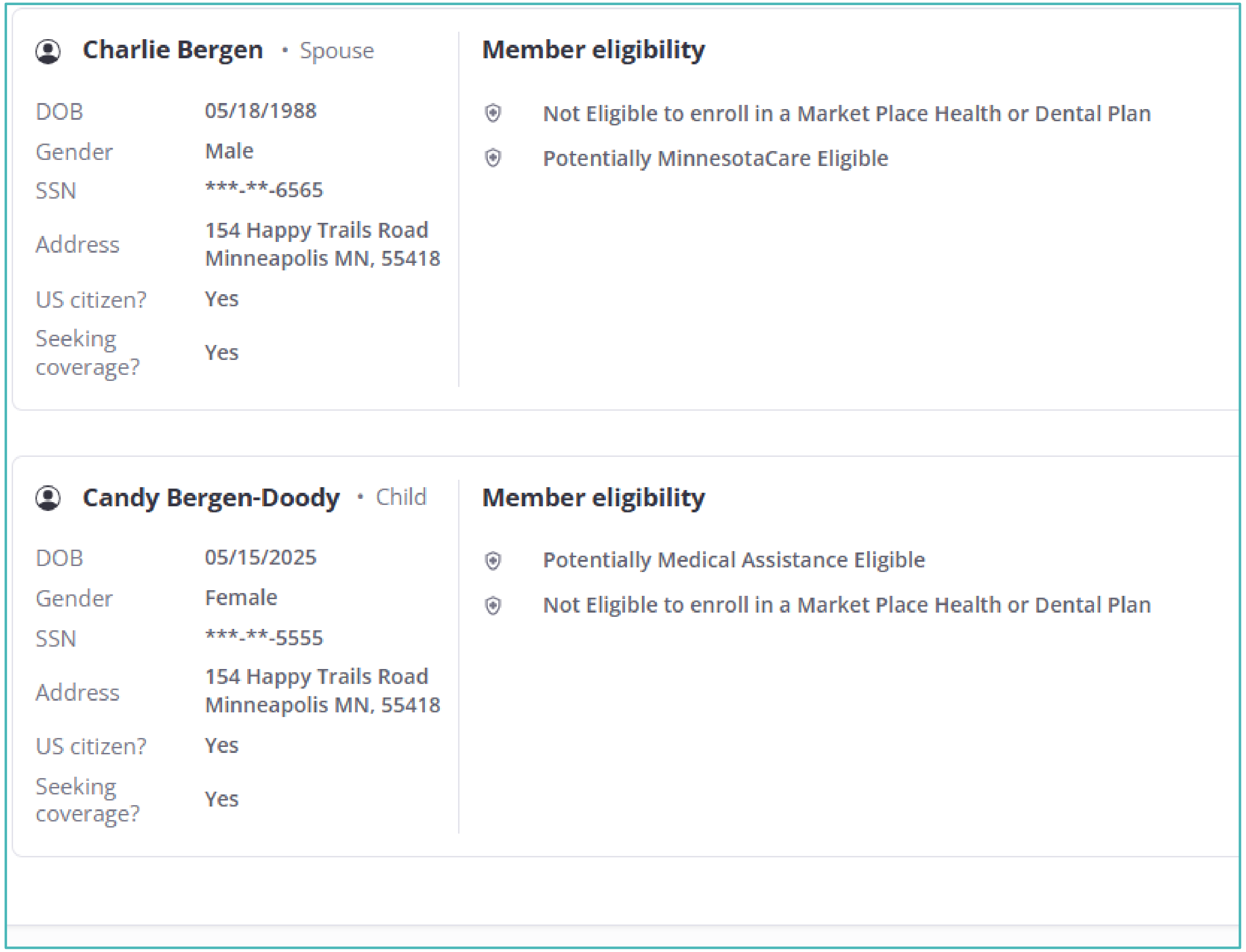
Pam Soil

Household Case ID	MN100008868
Date of Birth	11/03/1988
Current Application Year	2026 (1 member)
Current Application Status	Shop for Plans
Current Eligibility Status	Conditional
Email	pamsoil123@yopmail.com
Phone Number	612-840-1716
Address	1177 Maple St, Maple City, MN, 55369

Applicant Verifications 1

Verification name	Member	Status	Date
Non-ESI Minimum Essential Coverage	Pam Soil	Not Verified	88 day(s) left

Consumer Details: Household Information



Charlie Bergen • Spouse

DOB	05/18/1988
Gender	Male
SSN	***-**-6565
Address	154 Happy Trails Road Minneapolis MN, 55418
US citizen?	Yes
Seeking coverage?	Yes

Member eligibility

- Not Eligible to enroll in a Market Place Health or Dental Plan
- Potentially MinnesotaCare Eligible

Candy Bergen-Doody • Child

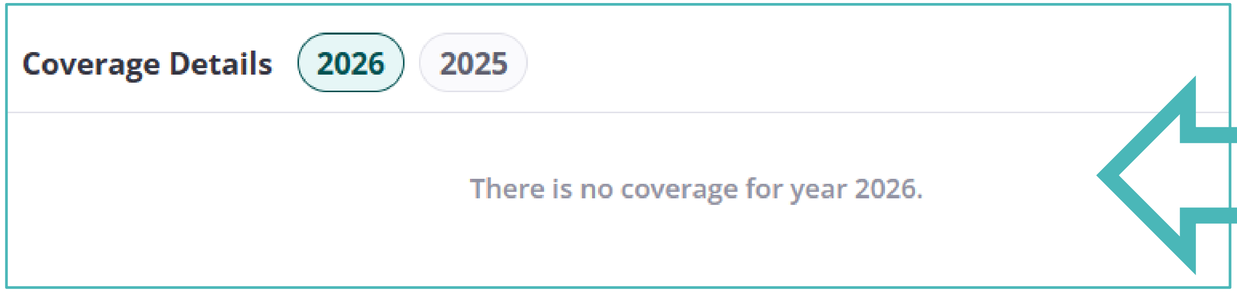
DOB	05/15/2025
Gender	Female
SSN	***-**-5555
Address	154 Happy Trails Road Minneapolis MN, 55418
US citizen?	Yes
Seeking coverage?	Yes

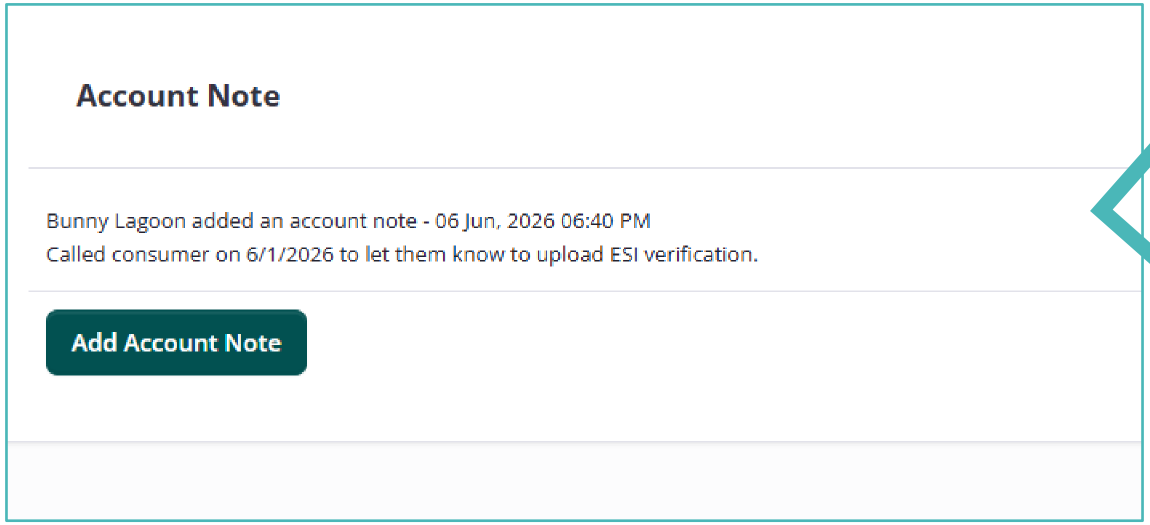
Member eligibility

- Potentially Medical Assistance Eligible
- Not Eligible to enroll in a Market Place Health or Dental Plan

- The next section provides details about any other members of the household included on an active application.
- If their eligibility status shows as potentially eligible for MinnesotaCare or Medical Assistance, their application data is sent to METS via account transfer where eligibility will be determined.

Consumer Details: Coverage Details



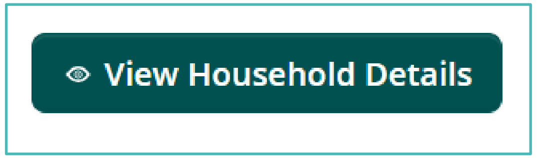


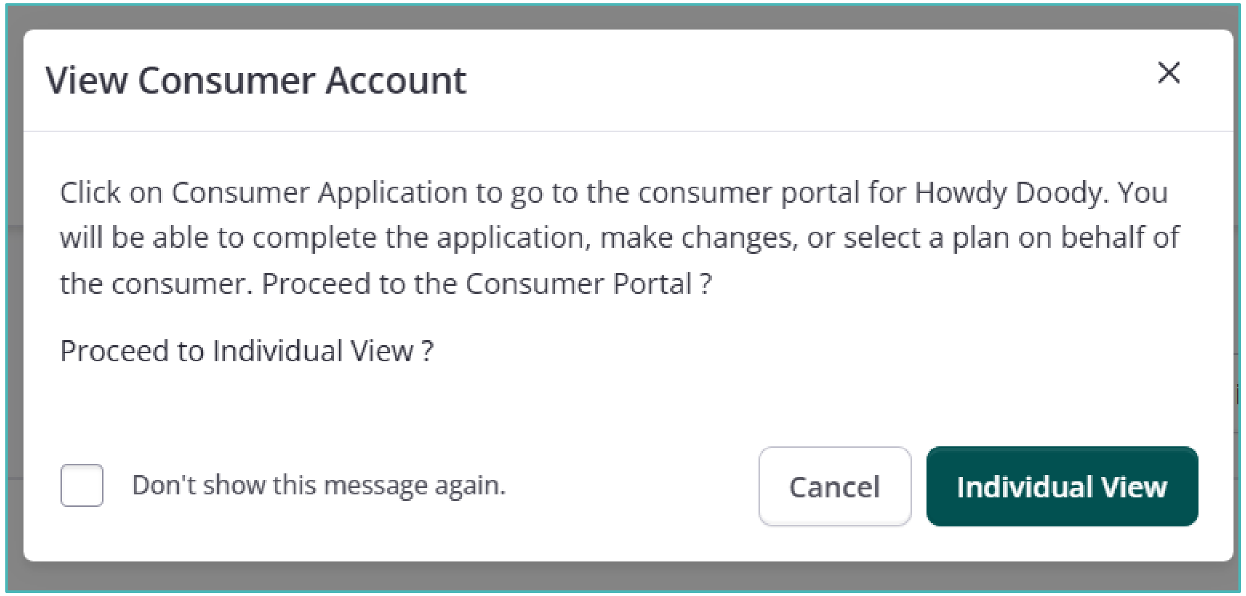
- The coverage details section let’s you see any active plan enrollment information, including previous year’s information.
- The account notes section allows you to add notes for own your reference. The consumer cannot see these notes in their account.

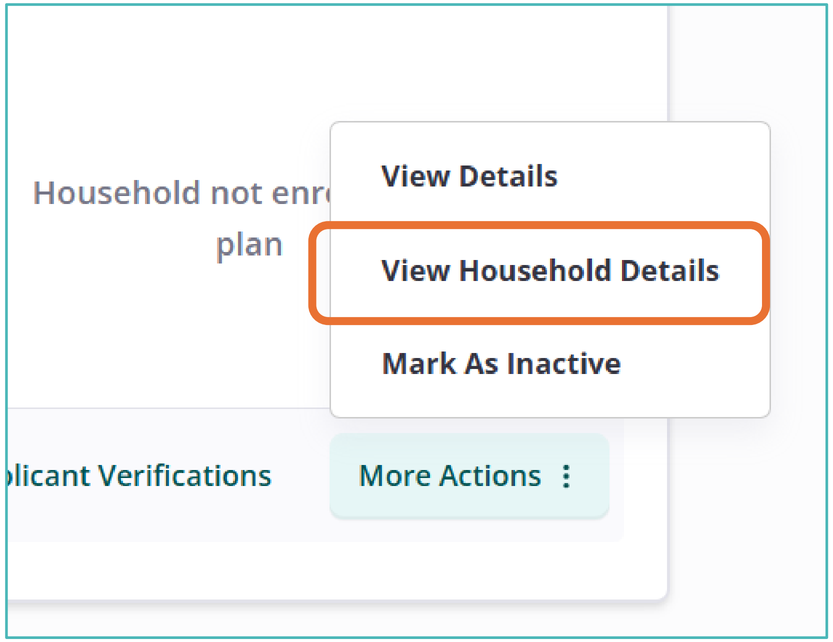
Helping a Consumer

Acting on Behalf of a Consumer

- Selecting “View Household Details” will allow you to go into the consumer’s account to see all their information and act on their behalf.







Viewing the Consumer's Account

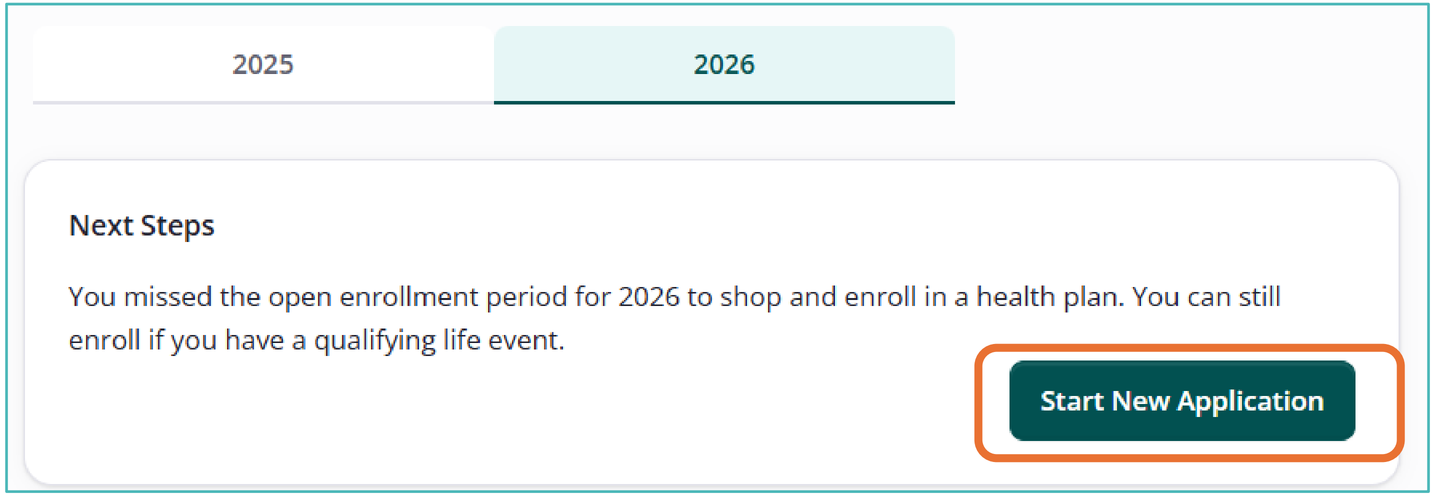
- When you are working in a consumer's account, you will always see a yellow/orange bar near the top of the screen. The bar will tell you whose account you are in.
- You can exit the consumer's account to return to your portal account at any time by selecting "My Account" on that bar.

Protecting Consumer Account Access

- One action you **cannot** do for a consumer is change their password, update their security question or update the email address for their username.
- Be careful! If you select “Account Settings” from the top menu bar, you will only be able to update your **own** portal account information, even if you are working in a consumer’s account.

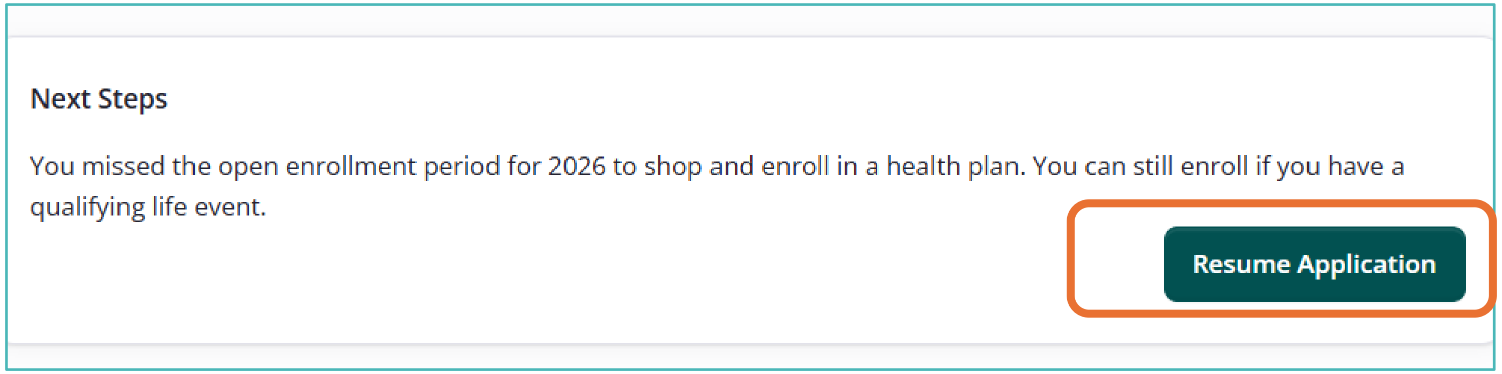
Apply for Coverage

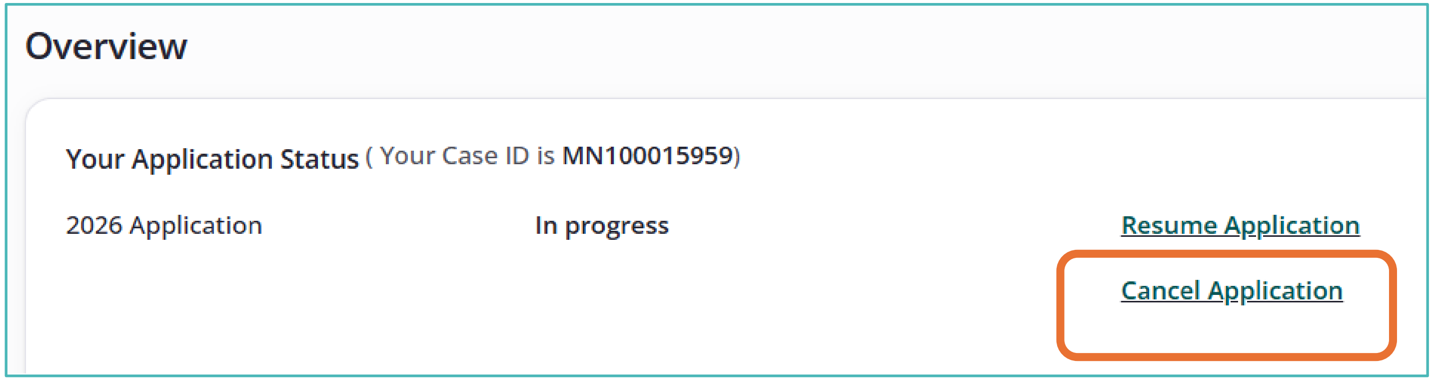
- The “Next Steps” area on the consumer’s dashboard will help you identify where the consumer is at in the process.
- For a new consumer, you can start a new application on their behalf.
- The application will screen for public program eligibility, but MN-EES will only determine eligibility for a QHP.



Resuming or Cancelling an Application

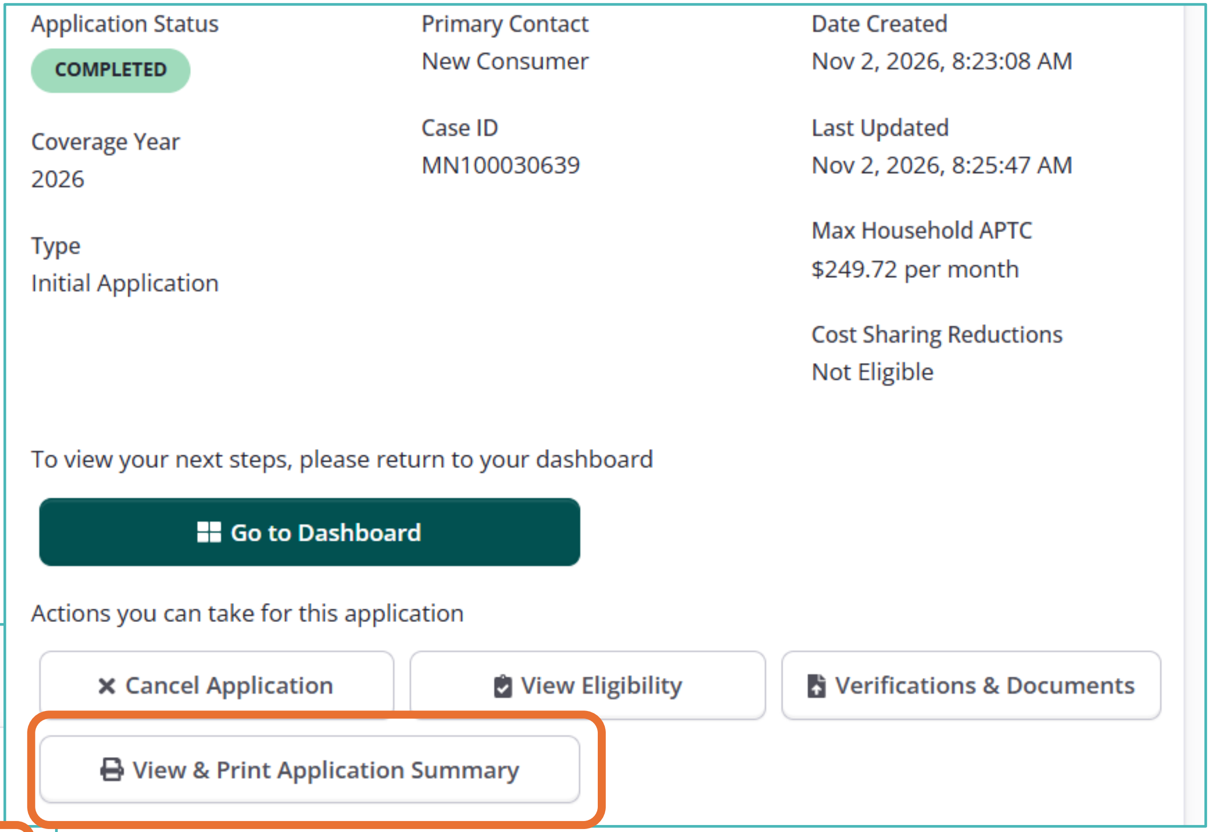
- If an application has been started, you can resume completing that application with the consumer.
- You can cancel an application to start over, but it may be more advantageous to edit the existing application.

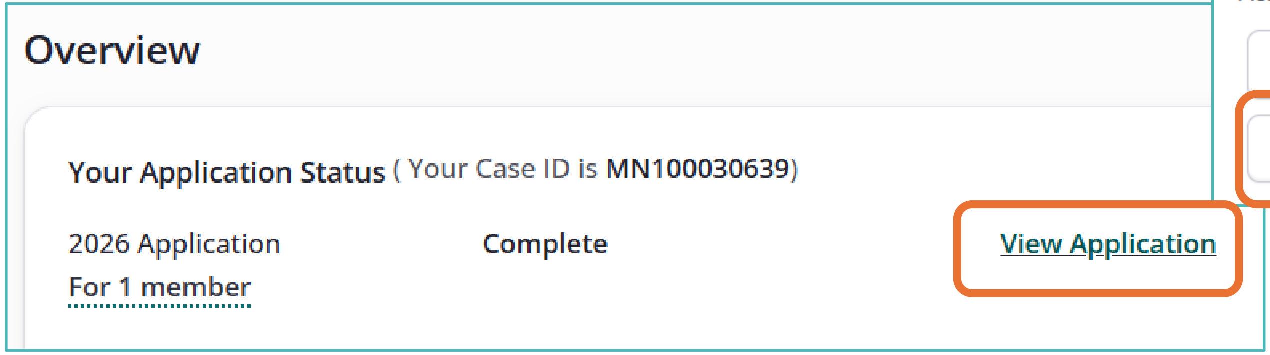




Viewing a Submitted Application

- If the consumer has already applied, you can view the information that was entered on the application in the "Overview" section.
- By selecting "View Application" you will go to a page with more details, including the option to "View & Print Application Summary."





Editing an Application

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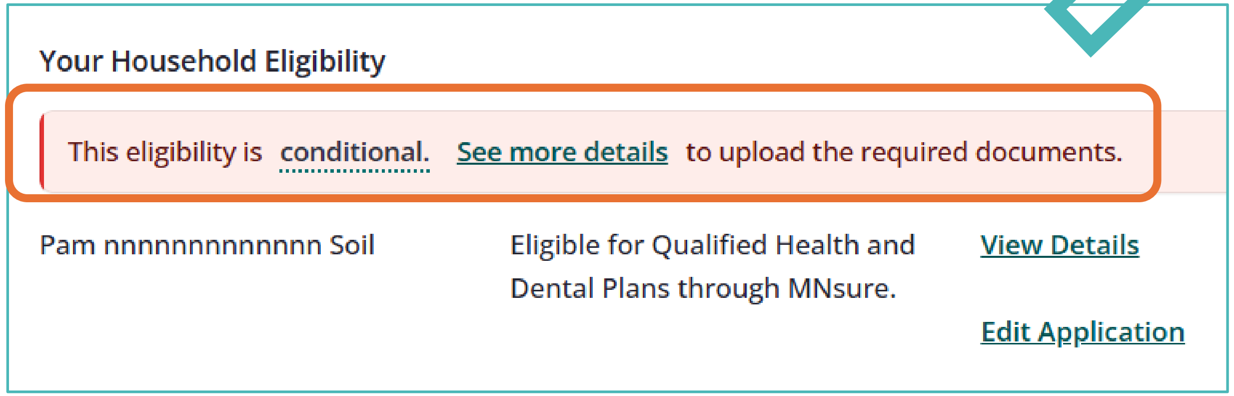
- If there is an error with the application information, or the consumer needs to update information, you can edit the application under “Your Household Eligibility” in the Overview section.
- Editing application allows you to go through all the application questions and make updates, such as adding/removing household members, changing income, etc. When the application is resubmitted, the eligibility will be redetermined.

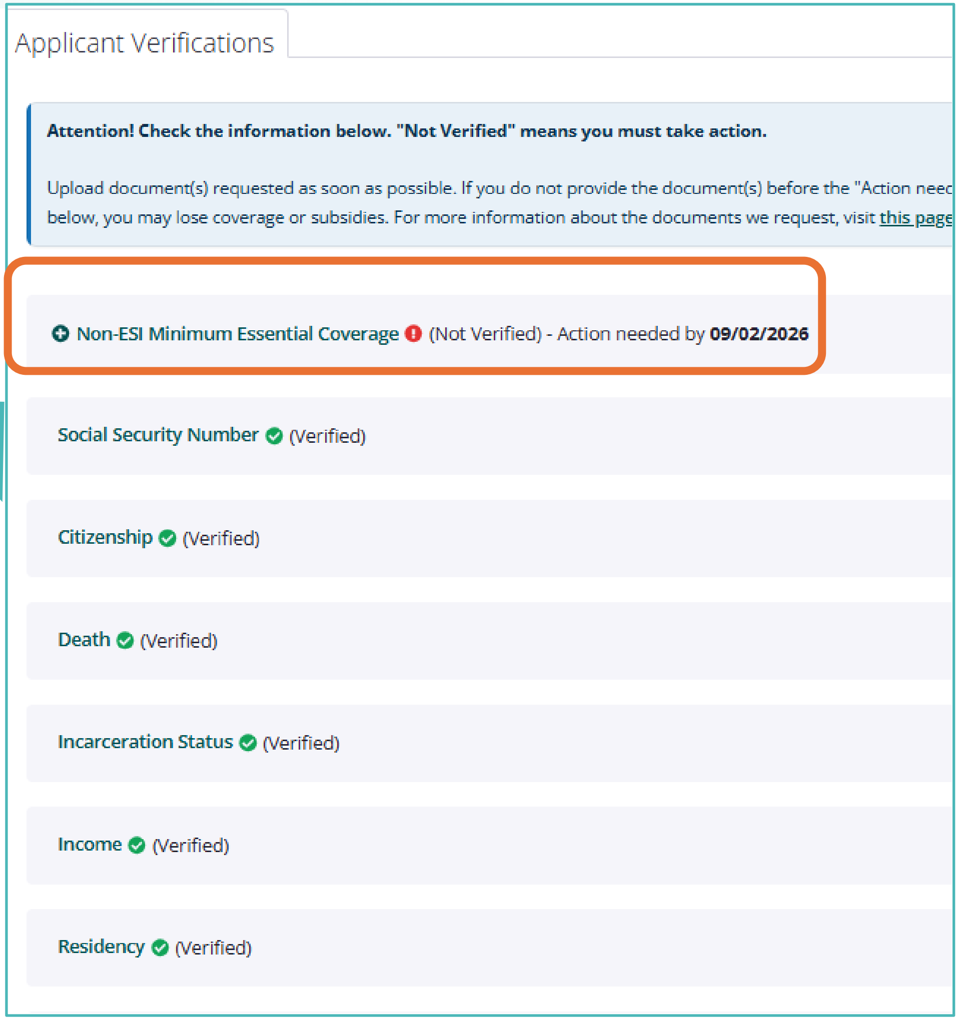
Your Household Eligibility

New Consumer	Advanced Premium Tax Credit **$249.72 per month** Not eligible for Cost-Sharing Reductions	View Details Edit Application

Missing Verifications

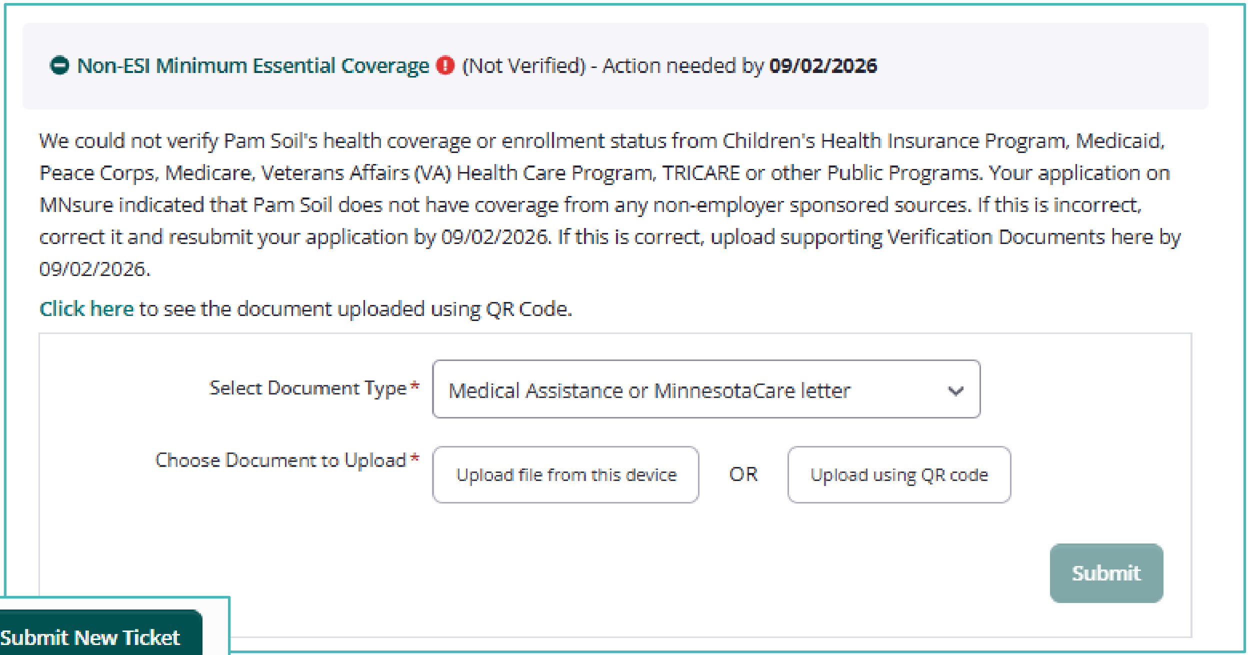
- If a consumer’s eligibility determination for a QHP is pending a verification, you will see a flag that their eligibility is conditional.
- By clicking on “See more details,” you will see what verification is required.





Uploading & Checking Verifications

- By selecting the missing verification item, you will have the opportunity to upload the verification document for the consumer.
- You can check the status by looking at the “My tickets” for the consumer’s account.


Non-ESI Minimum Essential Coverage (Not Verified) - Action needed by **09/02/2026**

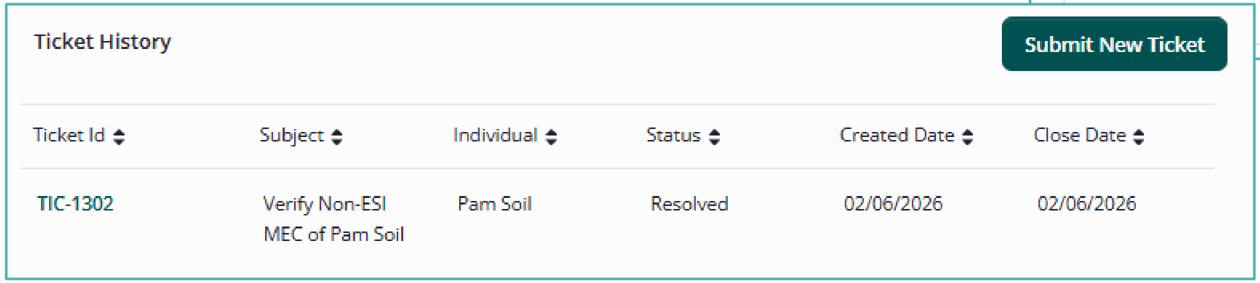
We could not verify Pam Soil's health coverage or enrollment status from Children's Health Insurance Program, Medicaid, Peace Corps, Medicare, Veterans Affairs (VA) Health Care Program, TRICARE or other Public Programs. Your application on MNsure indicated that Pam Soil does not have coverage from any non-employer sponsored sources. If this is incorrect, correct it and resubmit your application by 09/02/2026. If this is correct, upload supporting Verification Documents here by 09/02/2026.

Click here to see the document uploaded using QR Code.

Select Document Type * Medical Assistance or MinnesotaCare letter

Choose Document to Upload * Upload file from this device OR Upload using QR code

Submit

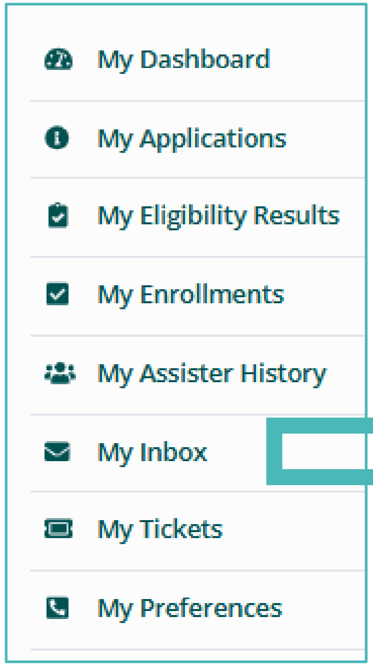

Ticket History

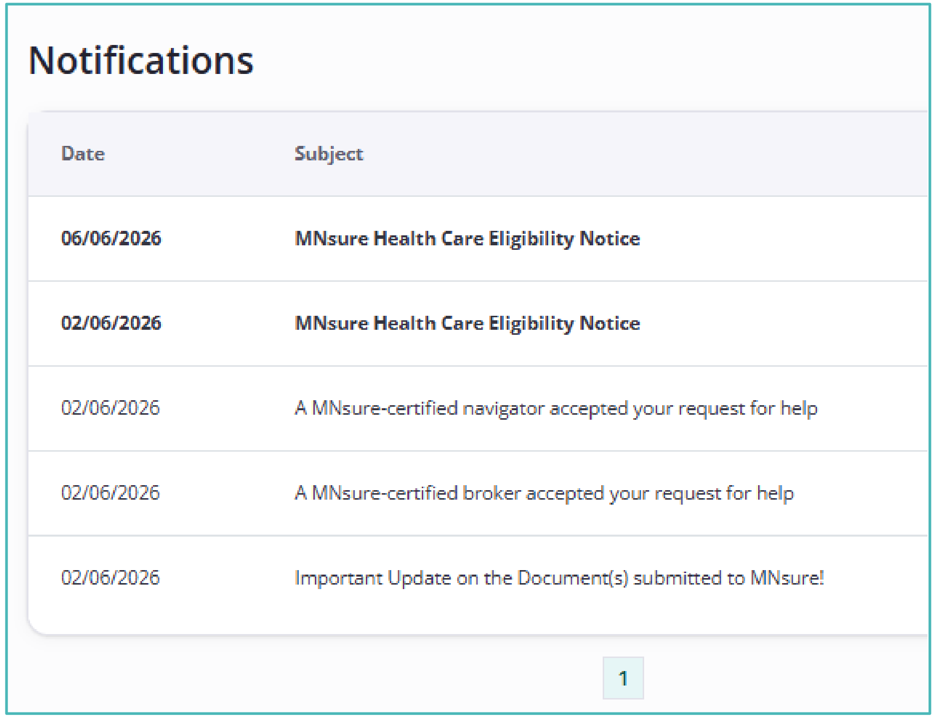
Submit New Ticket

Ticket Id	Subject	Individual	Status	Created Date	Close Date
TIC-1302	Verify Non-ESI MEC of Pam Soil	Pam Soil	Resolved	02/06/2026	02/06/2026

Viewing Notices

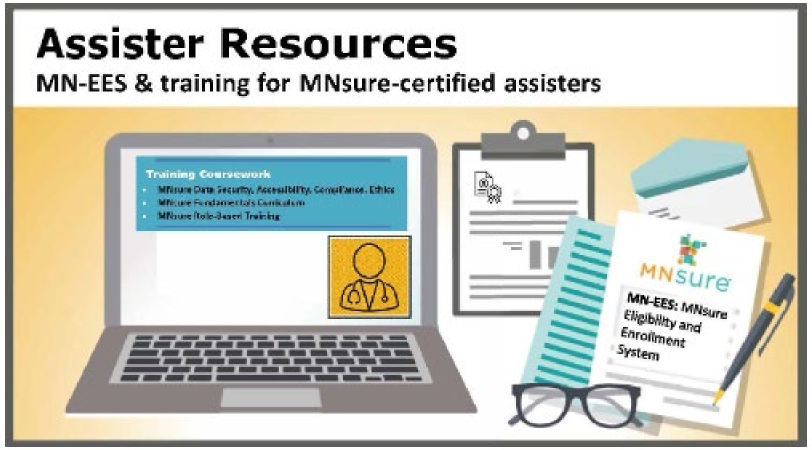
- The “My Inbox” option on the left-hand menu allows you to view all QHP-related consumer notices, including eligibility notices.





MN-EES Resources

- Visit Assister Central (www.mnsure.org/assister-central/) and select "Assister Resources" for additional information on MN-EES.
- Includes PowerPoint slides from webinars and upcoming training announcements. We will continue to add more resources.



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What are your questions?