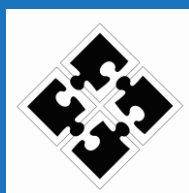


CRC Informs



THINKING OF RETIRING?

Retirement is a big decision. You may be eligible for subsidized insurance through MNsure when you leave employment.

The MNsure Navigators at CRC can help you complete the MNsure application to find out your eligibility.

Remember this: Those eligible for MA or MNcare have Special Enrollment Period (or SEP) all year long!

****More from MNsure [here](#)****

Is there a timeline?

MNsure has identified a SEP for those who are losing access to employer insurance (ESI) due to retirement or loss of employment. This SEP **begins** 60 days *prior* to the last date of ESI and **extends** until 60 days *after* the last date of ESI.

Important notes:

SEP must be confirmed with MNsure.

An offer of Cobra is not a barrier to application to MNsure.

WHAT SHOULD I KNOW ABOUT MNSURE AND COBRA?

- The SEP eligibility is not negated if you are offered and elect to enroll in COBRA. However, you must select and enroll in a QHP BEFORE 60 days after loss of ESI.
- If your employer has paid a significant amount of the premium of your COBRA plan and the subsidy ends, this is NOT a qualifying life event.
- Failure to pay your COBRA premiums does NOT qualify as loss of COBRA.
- If you miss the SEP you can enroll with MNsure once COBRA is exhausted OR during open enrollment.

What do you need to have handy when asking more questions?

****Know how many people are in your tax filing household**

****Know what income source(s) you have & the amounts**

****Know if you have a COBRA option & how much it will cost you**

****Know the last date of coverage from your employer insurance**





CONSUMER ALERT:

*Information below is issued by MNSure:

- **Check the website URL:** make sure you're clicking on [MNSure.org](https://www.mnsure.org) when using a search engine or simply type <https://www.mnsure.org> into your address bar.
- **Be sure you're buying comprehensive coverage:** All plans sold on MNSure.org are Affordable Care Act-compliant, meaning they include [essential health benefits](#) and [consumer protections](#). MNSure does not sell short-term limited duration health plans or association health plans.
- **Confirm you are getting the financial help you are eligible for:** MNSure.org is the ONLY place for Minnesotans to access all the [financial benefits](#) that can make your health insurance more affordable.
- **Protect your private information:** MNSure will never call you and ask you for your Social Security number, credit card or bank account number. To learn more about protecting yourself against fraud, and how to report suspected fraud, reach out to [MNSure's anonymous complaints telephone line or email](#).

Update: Public Health Emergency Extended

Medical Assistance and MNcare coverage will continue through the declared emergency .
(a few exceptions apply)

Updates should still be reported as they occur.

Community Resource Connections
716 Paul Bunyan Dr NW
Bemidji, MN 56601

We are here to help!
218-333-0880
www.crcinform.org



Partnering
with United
Way & North
Country
Food Bank!

Blackduck
& Kelliher

Distributed 400 protein
boxes plus produce
and dairy.

What a great day!



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