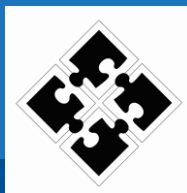


# CRC Informs



## MNSURE OPEN ENROLLMENT ENDS SOON!

It's December. This means it's time to review any health insurance program that you are enrolled in.

Ask questions like: Does my insurance company offer the same plan next year? Does it cover any new services or medications I need?

Make sure you have reported any changes, especially related to income and household structure.

If you need help reporting changes call a CRC Navigator today at 218-333-0880.

### Open Enrollment Dates:

**November 1 – December 22!**

During open enrollment, if a consumer qualifies for either a subsidized or unsubsidized MNsure Qualified Health Plan, they must select from the options available through MNsure and enroll through MNsure. Their insurance coverage will begin

January 1, 2021.



### What is a MNsure Navigator?

- A MNsure Navigator is a person who has been trained to help with the application for health insurance in the Marketplace (MNSURE) in Minnesota.
- A Navigator will walk through the application with you, help you understand your program eligibility and next steps, and serve as your advocate.
- Community Resource Connections (CRC) is the home of your local MNsure Navigators. We are ready to help! **Give us a call at 218-333-0880.**

## WHAT IS A MNSURE BROKER?

A MNsure broker is a licensed insurance agent certified with MNsure to provide information and guidance on plan selection in the Marketplace.

MNsure brokers and navigators work together as a team to provide you, the consumer, with the best possible experience.

Navigators specialize in completing the MNsure application and Brokers specialize in plan selection.

Find a broker here:

<https://www.mnsure.org/help/find-assister/find-broker.jsp>



# Report Changes for Health Insurance Programs

Minnesota has declared an emergency due to the COVID-19 Pandemic. This has resulted in some changes to processing health insurance applications and renewals.

In **MOST** cases, public health insurance programs are not being closed. This means if a person has Medical Assistance (MA) or MinnesotaCare, this person is unlikely to see updates or renewals for their insurance program.

*Here's what you should be doing during this time:*

Report changes of household members (moving in/out, marriage/divorce, pregnancy/birth, etc.)

Report changes of employment (starting a new job, stopping employment, changes in hours, raises, etc.)

Report changes of other income sources (starting or stopping of unemployment, inheritances, gambling winnings, etc.)

Report address changes (Have you moved since March 2020? Don't forget to change your address with your insurance program!)

Open your mail! Did you get a notice with information about program changes? Be sure to address these before the end of 2020!

*Community Resource Connections*

*716 Paul Bunyan Dr NW*

*Bemidji, MN 56601*

*We are here to help!*

*218-333-0880*

*[www.crcinform.org](http://www.crcinform.org)*

# COVID-19 TEST AT HOME

**STAY SAFE MN**

Minnesota is proud to offer free at-home COVID-19 saliva testing for people who believe they need to be tested, with or without symptoms.

These tests are currently available to Minnesotans who live in:

Aitkin County  
Becker County  
Beltrami County  
Carver County  
Cook County  
Crow Wing County  
Dakota County  
Douglas County

Itasca County  
Kandiyohi  
County  
Kittson County  
Le Sueur County  
Lyon County  
Mower County  
Nobles County  
Otter Tail County

Pennington County  
Pine County  
Red Lake Nation  
Rock County  
Steele County  
Swift County  
Wilkin County  
Wright County

You can order a test online that will be shipped to your home, along with a prepaid package to return it.

Find out more about how to order the test here: [COVID-19 at Home Testing](#)



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