CRC Informs



MNSURE: WATCH FOR QHP RENEWALS

MNsure started processing renewals on September 19, 2022 for consumers who are enrolled in Qualified Health Plans (QHPs).

MNsure calls this the "Blackout Period". It runs from September 19th through September 30th. This is a time when MNsure accesses information from state and federal information hubs-to verify the information you have submitted and they do not accept, for entry, changes you report. If you report a change they will either ask you to call again after the 30th OR they will take your report and enter it after the 30th

When the verification process ends, MNsure will send you a statement indicating that

- you ARE eligible for continued QHP enrollment moving forward,
- 2) MNsure requires more information to confirm your eligibility, or
- 3) you are no longer eligible for a subsidized QHP.

Be aware that this verification process only reflects your current circumstances and what MNsure knows about you.

If you anticipate that your income, household make up and residence will all remain the same for the rest of this year and into 2023, and you are told you ARE eligible for continued QHP enrollment moving forward, then it makes sense to consult with your insurance agent and renew your current policy or change to something that better suits your needs for the coming year after November 1st.

If MNsure requires more information, they will request it in your renewal notice. They will tell you the detail of what they need and by when they need it. It is important to read your notices as soon as they arrive and respond immediately if you don't want your policy canceled.

Help is available

Contact a CRC MNsure Navigator if you:

Receive a MNsure renewal and need help completing or updating it.

If you have received a letter from MNsure and you don't understand what is being asked of you.

If you have reported changes to MNsure but have not heard back.

Call Community
Resource
Connections for
assistance:
218-333-0880

If the information MNsure has about you does not match what you have supplied them in your application and updates, they are most likely to send you notice that you no longer qualify for a QHP. This means you will need to contact MNsure to find out about your options.

Your renewal notice is ONLY able to tell you what you are eligible for as of right now. If you expect changes in the coming year (a new child, a new residence, a change in number of dependents, a divorce) those changes can only be reported after they have occurred. This means that you may have a change of eligibility and/or subsidy as early as January 1, 2023.

(Example: you plan to stop claiming your child as a dependent on 1/1/2023 or you plan to get married on 1/1/2023) these changes can't be reported until they occur. Your renewal is based solely on your current reportable circumstances. This is very confusing for many people. Many expect that a renewal means they are good to go for the coming year. In this case, a renewal only reflects what MNsure knows about you versus what you have reported. As always, call a local navigator for help in understanding what your notice means and how to proceed. Please don't procrastinate - if you need coverage the first of the year - you want to respond to your renewal notice in early November.

Contact Information:

MNsure Contact Center: 855-366-7873 MinnesotaCare: 800-657-3672 Beltrami County: 218-333-8300 Hubbard County: 218-732-1451 Cass County: 218-547-1340 Clearwater County: 218-694-6164

MNsure Navigators on staff at Community Resource Connections are available to help. Call 218-333-0880

Area Food Resources

FOOD SHELVES

Always call ahead for hours:

•	Akeley Nevis Community Food Shelf	(218) 652-2388
•	Bemidji Community Food Shelf	(218) 444-6580
	 Blackduck Mobile Services: Shelf Savers 	(218) 444-6580
	 Kelliher Mobile Services: Shelf Savers 	(218) 444-6580
•	Bemidji State University Students Food Pantry	(218) 755-3766
•	Clearwater County Food Shelf Bagley	(218) 694-6400
•	Hubbard County Food Shelf Park Rapids	(218) 732-1282
•	Laporte Community Food Shelf	(218) 224-2417
•	Leech Lake	(218) 335-2676
•	Northome Food Shelf	(218) 533-1594
•	Pine River Food Shelf	(218) 587-2283
•	Walker Area Food Shelf	(218) 547-1713

RUBY'S PANTRY

Bemidji: Host is Mount Zion Church Clearbrook: Host is Country Faith Church Laporte: Host is Trinity Lutheran Church Menahga: Host is Assembly of God Church

Pine River: Host is New Life Community Church

Find a Location (rubyspantry.org)



988 LIFELINEFrequently Asked Questions about 988 in Minnesota

There are many questions about 988, how it will work, and the impact that it will have on communities across the state. Outlined below are specific questions that addresses 988 in Minnesota. For general questions about 988, the role of the federal government, and the Lifeline, please visit SAMHSA's 988 Frequently Asked Questions (https://www.samhsa.gov/find-help/988/faqs).

HOW SHOULD WE REFER TO THE LIFELINE?

The official name that should be used to reference the service is **988 Suicide & Crisis Lifeline.** Other acceptable ways to refer to the service are:

WHAT IS THE PHASE OUT PLAN OF 1-800-273-8255 IN MINNESOTA?

MDH recommends that organizations begin phasing out 1-800-273-8255 promotional materials by December 31, 2022. Organizations may continue to distribute existing materials with the 10-digit number but should not print or order new materials with the 10-digit number.

Organizations should update websites and promotional materials with the 988 Suicide & Crisis Lifeline information. 988 logos and branding guidelines can be found on the <u>SAMHSA</u> webpage (https://www.samhsa.gov/find-help/988/partner-toolkit/logo-branding).

When you contact 988 Suicide & Crisis Lifeline, you will be connected to a trained crisis specialist. Crisis specialists are trained to listen and support each person through their distress with a focus on de-escalation, safety planning, and coping skills.

WHAT IS THE DIFFERENCE BETWEEN 988 LIFELINE CENTER AND A MOBILE CRISIS TEAM?

A 988 Lifeline Center specifically answers calls, chats, and texts when a person reaches out to the 988 Suicide & Crisis Lifeline. A 988 Lifeline Center must apply and meet all the requirements and accreditation standards set by the 988 Suicide & Crisis Lifeline. 988 Lifeline Centers are staffed by crisis specialists that are trained to focus on de-escalation, safety planning, and coping skills. 988 Lifeline Centers do not offer in-person response or other higher-intensity care and support. If additional care and support is needed, a call specialist may connect the person with the local mobile crisis team.

CAN YOU DIAL 988 EVEN WITHOUT ACTIVE PHONE SERVICE?

No. According to the Federal Communications Commissions, calls to 988 require an active phone service. A person must be subscribed to a paid phone service (monthly or pre-paid subscription) to dial 988.

WHAT IS THE DIFFERENCE BETWEEN 988 SUICIDE & CRISIS LIFELINE AND THE CRISIS TEXT LINE?

The 988 Suicide & Crisis Lifeline is a nationwide three-digit dialing code that anyone can use to connect to crisis support. A person can call or text to 988 or use web-based chat to connect to a crisis counselor. 988 is operated through the former National Suicide Prevention Lifeline. It is a distinct and separate service from the Crisis Text Line.

The Crisis Text Line is a separate service from the 988 Suicide & Crisis Lifeline. They offer text support when a person texts to the number 741741. Trained crisis counselors are also available to respond to text messages. The Crisis Text Line is available 24/7 and can be reached by texting HOME to 741741.

The 988 Suicide & Crisis Lifeline and the Crisis Text Line offer similar service, responding to anyone who is experiencing a crisis. People access the 988 Lifeline and Crisis Text Line for similar reasons.

CAN I CONNECT TO THE VETERANS CRISIS LINE THROUGH 988?

Current military service members, veterans, and their families can connect to the Veterans Crisis Line for specialized support. To reach the Veterans Crisis Line, a person can call 988 and Press 1 to be transferred.

The Veterans Crisis Line is operated independently from the 988 Suicide & Crisis Lifeline.

Chat for the Veterans Crisis Line can be accessed through <u>Veteranscrisisline.net</u> or by texting to the number 838255. *Currently, text to 988 does not support transfers to the Veterans Crisis Line.*

Minnesota Department of Health -- Suicide Prevention Unit PO Box 64882 St. Paul, MN 55164-0882 651-201-5000 health.suicideprev.mdh@state.mn.us www.health.state.mn.us

8/31/22 To obtain this information in a different format, call: 651-201-5400.

This notice has been edited by CRC to accommodate space. For the original document please go to:

SAMHSA's 988 Frequently Asked Questions (https://www.samhsa.gov/find-help/988/faqs).