

Renewals for *One, Mississippi*

Agents are to follow a similar process as they did for employers and employees during the initial enrollment and plan selection. Below are some guidelines for both the employers and the employees regarding Health Plan renewals.

Employers

Employers are **notified of approaching renewal 75 days before current coverage ends**. The notice contains several key deadlines. Agents are able to see this notification by viewing the Employer's account. Agents are to use the employers existing accounts.

If the agent goes to the Employer's Dashboard after the renewal period begins, it will show the date when the employer's current coverage is scheduled to end, as well as a 3-step process to renew. **To start the renewal process "Click Renew Now"**.

First, the Agent should verify and update, if necessary, the company's number of full-time employees and average salary. Values are pre-populated based on the values that were last reported. It is **important to make sure that these two values are accurate** in order to get the most accurate Small Business Tax Credit estimate for the Employer. Once the employer has been deemed eligible, the employer can renew even if the number of employees has grown beyond the maximum FTEs (Full-Time Equivalent Employees) for new employers.

Employers are NOT auto-renewed but renewals can be easy. The health coverage will display the choices that are closest to the ones the employer currently has. These choices can be confirmed or changes can be made as needed. The same goes for dental coverage. The binder payment must be paid on time, the 15th of the month prior to the effective coverage month.

The process is very similar to the initial plan selection process.

To get step by step instructions go to the Agent User Guide

Employees

Employees receive open enrollment invitations and also use their existing accounts. They go through open enrollment again.

- They are auto-renewed in if the three factors below are met:
 - Employees are eligible;
 - They fail to respond; and
 - The same plan is available to them.