



# Learning Series

## Massachusetts HealthCare Training Forum (MTF)

MassHealth and the Health Connector

April 2023

# MA Health Care Learning Series

The MA Health Care Learning Series provides regular updates and presentations from Health Connector and MassHealth staff, to educate those who help Massachusetts residents in applying, getting and keeping their health coverage through MassHealth, the Health Connector and Health Safety Net via [MAhealthconnector.org](http://MAhealthconnector.org)

# Agenda

- MassHealth 2023-2024 Redetermination Period
- Enrolling into Health Connector Coverage
- Health Connector Communications Schedule
- Member Scenarios



# **MassHealth 2023-2024 Redetermination Period**

# MassHealth Redetermination Update

**MassHealth is returning to standard eligibility rules. If members update their account with information affecting their eligibility, their coverage may stay the same, increase, decrease, or end**

- MassHealth eligibility redeterminations began on April 1, 2023
- All members will be renewed in the next 12 months
- Members must take action to maintain the best health benefit they qualify for
  - Call MassHealth at 800-841-2900 (TDD/TTY: 711) to update contact information
  - Read all mail from MassHealth, and look for a blue renewal envelope
  - Respond to MassHealth before the deadline. Even if members don't think they are eligible, providing more information can help MassHealth identify other affordable coverage (e.g., Connector subsidy)

# MassHealth Redetermination Update (continued)

**MassHealth is returning to standard eligibility rules. If members update their account with information affecting their eligibility, their coverage may stay the same, increase, decrease, or end**

- Please note that MassHealth kept continuous coverage for members during the COVID-19 emergency. As of April 1, 2023, MassHealth returned to normal eligibility rules
- When members update their account with new information that may affect their eligibility (e.g., change in income), the benefits for the household may stay the same, increase, decrease, or end
- All members can call MassHealth at 800-841-2900 (TDD/TTY: 711) to update their contact information without impacting their eligibility

# There are Two Types of Renewals

1

## Renewals requiring additional member information

- In these situations, MassHealth needs **more information from the member** in order to complete the renewal
- Members will receive a **blue envelope** containing renewal instructions
- After members respond to the blue envelope, they may receive a **Request for Verification (RFI or VC)** if the information they provided is incomplete or MassHealth needs more information from them

2

## Automatic renewals

- In these situations, MassHealth is able to **automatically renew a member** based on their existing data
- Most members will **receive a notice in the mail notifying them of their automatic renewal**
- However, some members will not receive any notice (this includes but is not limited to members who are currently receiving SSI). Members can always contact the Customer Service Center to check if they have been automatically renewed

# Automatic Renewal

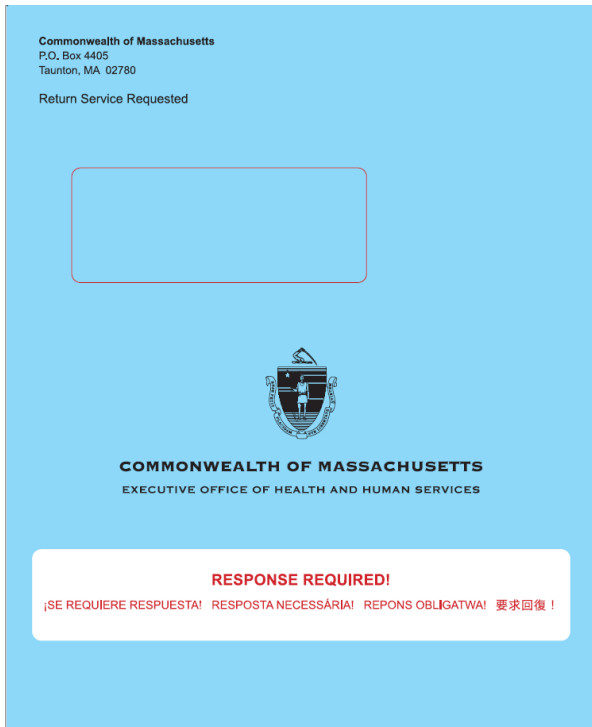
- Whenever possible, MassHealth will attempt to automatically process a member's renewal through multiple avenues
- Certain members who belong to the following categories may be automatically renewed in the April 2023-April 2024 redeterminations cycle:
  - Members receiving **SSI through the U.S. Social Security Administration** because they are 65 and older and have limited income/resources
  - Members receiving **SSI through the U.S. Social Security Administration** because they are disabled and have limited income/resources
  - Members receiving **TANF (Temporary Assistance of Needy Families) through DTA**



# Automatic Renewal (continued)

- Members who are currently or formerly in the custody of the **Department of Children & Families (DCF)** who are:
  - Ages 0-18
  - Ages 18-22 and adopted (previously in DCF custody)
  - Ages 18-26 and not adopted (former foster youth)
- Children and youth in custody of the **Department of Youth Services (DYS)**
- **However, if these members receive a blue envelope with a renewal notice, or any other mail with a call to action from MassHealth, they must respond**

# Renewal Blue Envelope



## Content of the blue envelope:

- Renewal form
- Cover letter
- Babel sheet (translation information)
- Informational insert about losing coverage if you do not respond
- Declination form
- Voter registration

# MassHealth Member Renewal Timeline

Selected for Renewal & Auto-renewal attempted

- Whenever possible, MassHealth will **automatically process a member's renewal** by matching their information against state and federal data sets

Renewal Notices in Blue Envelope (45 days to respond)

- If a member's renewal cannot be automatically processed, they will receive a blue envelope in the mail with a renewal form to complete and return to MassHealth
- Typically, members have **45 days to respond to renewal notices** (members in a **Long-term Care facility have 30 days to respond**)

Request for Information (RFI) (90 days to respond)

- If members respond to renewal notices but MassHealth still needs more information from the member, members have an **additional 90 days to respond** to that request for information

Termination Notice

- Typically, members have **at least 14 days after receiving a termination notice before their benefits stop**

Renewal Reconsideration Period (90-days)

- During the reconsideration period a **member who has been closed for failure to respond** can contact MassHealth to complete their renewal and will be **reinstated to the day that they were closed**, as long as they **contact MassHealth within 90-day of their MassHealth coverage terminating**

\*The 90-day renewal reconsideration period only applies for failure to respond to a renewal notice but DOES NOT apply for failure to respond to RFI, verifications, or other types of notices.

# 90-Day Reconsideration Period

## For those who were terminated due to non-response to a renewal: 90 day reinstatement period



If a member was terminated because they did not respond to their renewal notice, they have 90 days to contact MassHealth and have their coverage reinstated



Coverage can be retroactively reinstated back to the date when it was lost



Members who lost their coverage because they did not respond should contact MassHealth Customer Service at (800) 841-2900



Beyond 90 days, members will need to reapply for MassHealth coverage

# 2023-2024 Redetermination Process (slide 1 of 3)

**All members can choose to initiate a redetermination before they receive their blue envelope. If they do so, their coverage may stay the same, increase, decrease, or end**

When it is time for a member to be redetermined by MassHealth, many members will be auto-renewed. Others will receive a blue envelope in the mail; this means that they need to provide MassHealth information in order to maintain their coverage

**Any member can elect to be redetermined at any time (e.g., before they receive their blue envelope) by providing MassHealth with updated eligibility information**

- Choosing to be redetermined before they receive a blue envelope will reset a member's renewal 'clock', meaning that their next renewal will be due 12 months from the date they choose to be redetermined

# 2023-2024 Redetermination Process (slide 2 of 3)

**All members can choose to initiate a redetermination before they receive their blue envelope. If they do so, their coverage may stay the same, increase, decrease, or end**

Allowing members to complete their redetermination without waiting for their blue envelope has important benefits:

- **Reduces the number of members losing coverage due to non-response**
- **Improves the income information used to determine subsidy eligibility on the Connector**, for members no longer eligible for MassHealth

To report updated eligibility information and initiate a redetermination before they receive the blue envelope, members can:

- Update their income or other eligibility information in their MA Login Account by completing a full review of their application
- Call MassHealth customer service
- Make an appointment at a MassHealth Enrollment Center
- Make an appointment with a Certified Assister



# 2023-2024 Redetermination Process (slide 3 of 3)

**All members can choose to initiate a redetermination before they receive their blue envelope. If they do so, their coverage may stay the same, increase, decrease, or end**

Any MassHealth member can update their contact information without going through a full redetermination

- Updating their contact information is critical to ensure that MassHealth can reach members when it is their time to renew
- All members can call MassHealth at 800-841-2900 (TDD/TTY: 711) to update their contact information without impacting their eligibility

# New Banner Message in MAhealthconnector.org

- New Redetermination Banner Message
  - My Dashboard
  - My Eligibility

*MassHealth maintained continuous coverage for members during the COVID-19 emergency. Beginning April 1, 2023, MassHealth will renew coverage for all members. You can renew your household coverage now by completing a full review of your application. To start, click "Report a Change" on the My Account page*

*When you report a change to your account, your renewal application will begin and the benefits for the people in your household may stay the same, increase, decrease, or end*

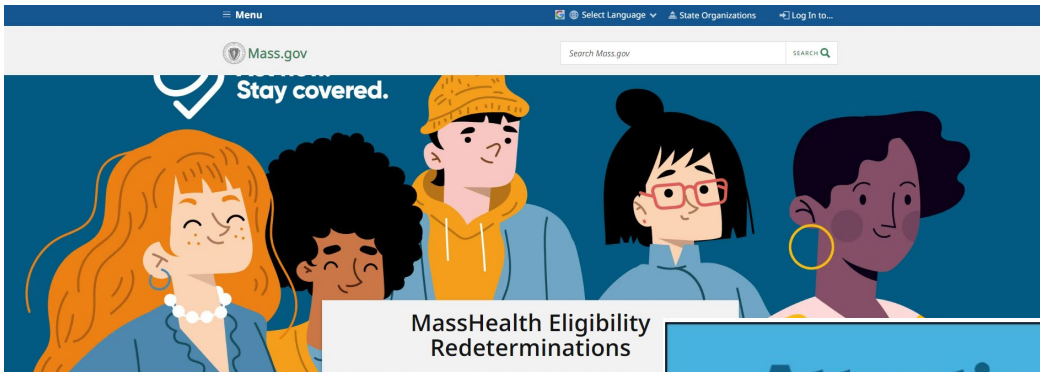
MassHealth maintained continuous coverage for members during the COVID-19 emergency. Beginning April 1, 2023, MassHealth will renew coverage for all members. You can renew your household coverage now by completing a full review of your application. To start, click "Report a Change" on the My Account page.

When you report a change to your account, your renewal application will begin and the benefits for the people in your household may stay the same, increase, decrease, or end.

If you only want to update your address or contact information, call MassHealth. Phone: (800)-841-2900, TDD/TTY: 711.



# MassHealth Redetermination Toolkit



## MassHealth Eligibility Redeterminations

### MassHealth Eligibility Redeterminations

MassHealth needs to renew coverage for all members to make sure they are receiving the best benefit they qualify for.

## Attention MassHealth Members

You need to renew your coverage this year.

If you have MassHealth, you need to take steps now to keep your health coverage this year. MassHealth wants to help you and your family stay covered.

Call 800-841-2900, visit [www.masshealthrenew.org](http://www.masshealthrenew.org) or scan the code to learn more about what steps you need to take.

Take three steps to renew your coverage:

1. Update your info
2. Check your mail
3. Respond to MassHealth

Act now. Stay covered.



## Attention MassHealth members 65 or older



You will need to renew your coverage this year.

Take three steps to renew your coverage:

1. Update your info  
The easiest way to update your information is to call Customer Service at (800) 841-2900 TDD / TTY: 711
2. Check your mail
3. Respond to MassHealth

Note: If you turned 65 since March 2020, this year's renewal form will look a little different. We will now review your assets along with your income.

If you are no longer eligible for MassHealth, there are other programs available to meet your healthcare needs.

Loss of MassHealth is a Special Enrollment Period (SEP) that allows you to enroll in Medicare outside of standard enrollment periods.

Individuals who do not qualify for Medicare may be eligible for Connector coverage.

Other programs include: The Medicare Savings Program (MSP), The Frail Elder Waiver (FEW), Prescription Advantage, and PACE.

If you need help from a family member or friend to fill out your renewal, you can fill out and sign the Permission to Share Information (PSI) or Authorized Representative Designation (ARD) Form.

- This form lets us share your eligibility information with the persons listed on the form (the "designee").
- If you filled out a PSI more than 12 months ago, you will need to fill out a new one.

Act now. Stay covered. [masshealthrenew.org](http://masshealthrenew.org)  
800-841-2900 (TTY: 711)

## Attention MassHealth Members



You need to renew your coverage this year.

MassHealth wants to help you stay covered.

Take three steps to renew your coverage:

1. Update your info
2. Check your mail
3. Respond to MassHealth

If you live in a Long-Term Care Facility:

Make sure you have an up-to-date Permission to Share Information (PSI) form on file with MassHealth.

Naming your facility on a PSI or ARD form lets MassHealth share information about your eligibility with facility staff.

You can also fill out these forms to have a family member or friend help you with your renewal.

If you filled out a PSI more than 12 months ago, you need to fill out a new one.

Make sure the address you have on file with MassHealth is where you would like us to mail your renewal.

Call MassHealth Customer Service to make any edits to your information.

Act now. Stay covered. [masshealthrenew.org](http://masshealthrenew.org)  
800-841-2900 (TTY: 711)





# Enrolling into Health Connector Coverage

# NEW Special Enrollment Period

**If someone loses access to MassHealth coverage, it is considered a loss of coverage and a Qualifying Life Event (QLE), that triggers a Special Enrollment Period (SEP)**

- A SEP lets someone enroll in or change health insurance plans outside the annual Open Enrollment period
- Beginning on 4/1, the Health Connector will extend all SEPs through 11/23/2023 for anyone with any qualifying life event
- An individual must have a QLE to access this SEP
  - Losing MassHealth coverage is a QLE and the system will automatically open the SEP without the SEP questionnaire, as long as the MassHealth coverage was terminated by HIX and not another system

# Special Enrollment Periods

- Other life events that let someone qualify may include:
  - Changes in household make-up, income, immigration status, or address
  - Certain other life changes, like getting married, having a baby, or losing job-based health insurance

## Applicants must:

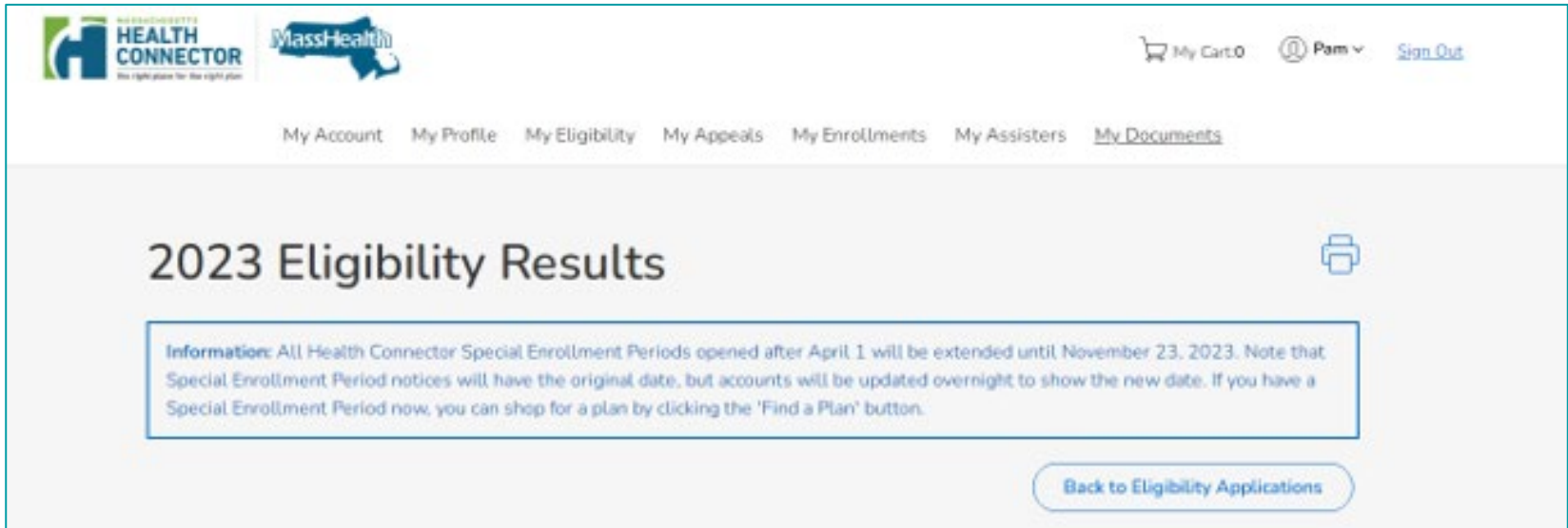
- Report any life changes that would impact their eligibility, like starting or ending a job within 30 days of it occurring
  - Many life changes result in someone qualifying for a SEP
  - Payment and enrollment deadlines still apply during a Special Enrollment Period

# How Will this Work in the Online Application?

- Any member that has a QLE that the HIX system verifies will have an automatic SEP and be able to shop
  - This includes losing MassHealth coverage
- If there is a QLE that the online system does not know about or cannot verify, individuals will see the “Can I Shop?” button and have an opportunity to attest to other QLEs
  - If an SEP is granted, the individual will have an extended enrollment window
- The Health Connector will continue to mail members SEP decision notices, and we will request proof as needed

# How Will this Work in the Online Application? (continued)

- The application will display the following information about the SEP window availability:



The screenshot displays the Health Connector website interface. At the top left, the "MASSACHUSETTS HEALTH CONNECTOR" logo is visible, along with the "MassHealth" logo. On the top right, there are links for "My Cart: 0", "Pam", and "Sign Out". Below the navigation bar, a menu includes "My Account", "My Profile", "My Eligibility", "My Appeals", "My Enrollments", "My Assisters", and "My Documents". The main content area features the heading "2023 Eligibility Results" with a print icon to its right. A blue-bordered box contains the following information: "Information: All Health Connector Special Enrollment Periods opened after April 1 will be extended until November 23, 2023. Note that Special Enrollment Period notices will have the original date, but accounts will be updated overnight to show the new date. If you have a Special Enrollment Period now, you can shop for a plan by clicking the 'Find a Plan' button." At the bottom right of the page, there is a button labeled "Back to Eligibility Applications".

# Health Connector Auto Enrollment Reminder

## The Health Connector implemented an auto-enrollment capability for certain zero-dollar premium eligible members

- Applicants have an opportunity to select a box that will allow the Health Connector to automatically enroll them in a ConnectorCare \$0 plan if they qualify and do not shop for a plan
- ConnectorCare members that select the auto-enrollment check box would not have to take further shopping action to be enrolled in their plan when selecting this option
- If more than one \$0 plan exists, the system first checks if the individual has been previously enrolled with any of the \$0 carriers and, if so, enroll them in that carrier's \$0 plan. If not, it will enroll the eligible individuals into one of the \$0 plans at random

# Health Connector Auto Enrollment (continued)

## Tax implications for Auto-enrolled members

- Like any member who enrolls in a ConnectorCare plan, these members will be responsible for reconciling any APTCs they receive
- Counsel members before “checking the box” that this is a new feature that can help them get or stay enrolled in coverage; however, by checking this box, they are accepting the responsibility for filing taxes and reconciling APTCs
- Remind members to update their application throughout the year with any changes and especially income that could change the amount of APTC they receive to avoid repaying APTCs at tax time

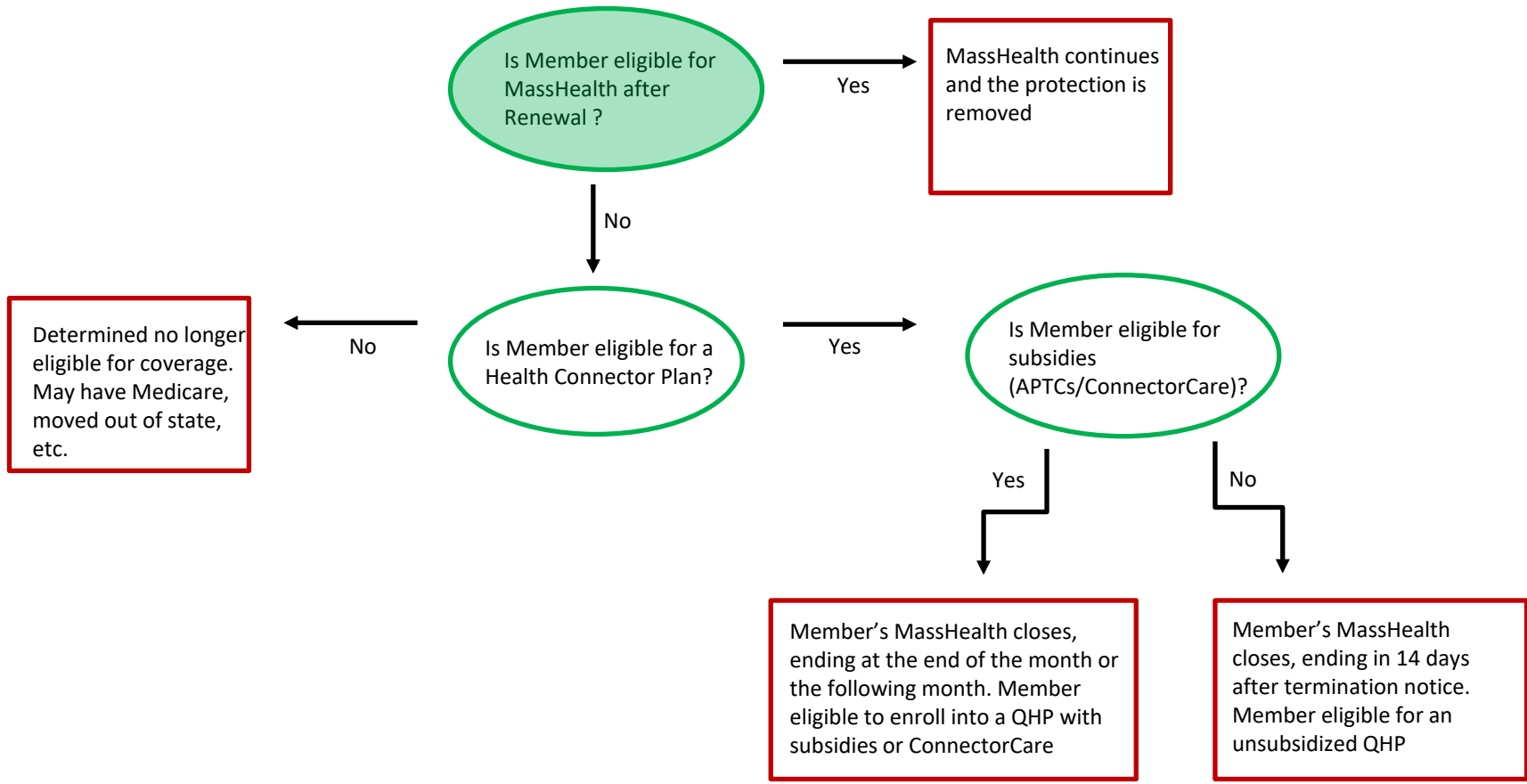


# Health Connector Premium Hardship Waiver

## The Health Connector has premium hardship waivers for individuals who may need help with their premium cost

- The Health Connector has an existing premium hardship waiver program for ConnectorCare members. In order to receive a waiver or reduction of premiums, members must meet criteria to be granted a waiver
- If a member needs help with their premium, be sure to first review the application and make any updates to eligibility prior to reviewing the hardship waiver criteria
- To assist the member with the premium hardship, go to: [Premium Payment Help Options – Massachusetts Health Connector \(mahealthconnector.org\)](https://www.mahealthconnector.org/help-options)
- To review the policy and the criteria go to: <https://www.mahealthconnector.org/wp-content/uploads/NG-17-Waiver-or-Reduction-of-Premium.pdf>

# Member Eligibility Journey





# **Health Connector**

## **Communications Schedule**

# Health Connector Noticing

- Like any member who is determined eligible for a Health Connector plan, new members will receive an eligibility notice with instructions on how to enroll
- In addition to Noticing, the Health Connector will use a variety of other methods to reach those who are newly eligible

**Si vas a perder tu cobertura de MassHealth, ¡Massachusetts Health Connector puede ayudarte a subsidiar tu nueva cobertura de seguro médico!**

Si vas a perder tu cobertura de MassHealth, puedes encontrar un nuevo seguro médico con Massachusetts Health Connector. Además, puedes obtener ayuda para subsidiar tu nueva cobertura.

Si eres elegible, puedes obtener un seguro médico gratuito o a bajo costo con Massachusetts Health Connector. MassHealth y Health Connector son programas diferentes. Sin embargo, ambos tienen proveedores y beneficios para garantizar que puedas recibir la atención que necesitas.

El estado de Massachusetts requiere que todos tengan seguro médico. Health Connector tiene planes que te ayudan a cubrir los gastos de chequeos anuales, medicinas, exámenes médicos y más.

**¿Cuál es el próximo paso?**

- Visita [MAhealthconnector.org/es/](http://MAhealthconnector.org/es/) y haz clic en "Iniciar sesión"
- Actualiza tu información si has tenido cambios en dirección o ingresos.
- Compara planes de cobertura y escoge el mejor para ti.
- Para recibir ayuda, llama al 1-877-MA-ENROLL (1-877-623-67-68) TTY: 1-877-623-7773

**¿Necesitas ayuda?**

Si tienes preguntas o necesitas ayuda:

- Llama al 1-877-MA-ENROLL (1-877-623-67-68) TTY: 1-877-623-7773
- Para recibir asistencia en persona de un navegador local, visita [MAhealthconnector.org/enrollment-assistants](http://MAhealthconnector.org/enrollment-assistants)
- Obtén los servicios de Health Connector sin costo previo en:
  - 133 Portland St., Boston
  - 88 Industrial Ave., Springfield
  - 144 Main St., Worcester

Logos for Massachusetts Health Connector, MA Health Connector, and ACA are shown at the bottom.

# Health Connector Direct Member Communications



## Email

**Act now. Stay covered.**

If you are losing your MassHealth coverage, you can find new health insurance at the Massachusetts Health Connector, and you may be able to get help paying for your new plan.

The good news is that many people who qualify for Health Connector coverage are eligible for low-cost or even free health insurance. MassHealth and the Health Connector are different programs, but both provide excellent access to providers and benefits.

Massachusetts requires everyone to have health insurance, and the Health Connector has plans that make sure you can get the care you need. Many people qualify for plans that help pay for things like annual checkups, prescription drugs, lab work, and more.

**What to do next**

- Visit [www.MAhealthconnector.org](http://www.MAhealthconnector.org) and click on "Sign in"
- If you have a new address, income, or other information, update your account
- Review available plans and pick the one that best meets your needs
- If you have trouble logging in, call Health Connector Customer Service at 1-877-MAENROLL (1-877-623-6765) or TTY: 1-877-623-7773

**Get Started**



## Robocalls

This is the Massachusetts Health Connector calling with important information about an upcoming enrollment deadline. People who have lost MassHealth coverage and want to enroll in a Health Connector plan must enroll by XX/XX to stay covered. Visit [www.mahealthconnector.org](http://www.mahealthconnector.org) to log in or create a new account or call Health Connector Customer Service at 1-877-623-6765.

















## Texts

People who lost MassHealth and want a Health Connector plan must enroll by XX/XX. Visit [MAhealthconnector.org](http://MAhealthconnector.org) or call the Health Connector, [877-623-6765](tel:1-877-623-6765)

# Sample: Health Connector Member Communications Calendar

## May 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3 	4 	5 	6
7	8 	9	10  	11	12	13
14	15	16	17 	18 	19 	20
21	22  	23	24 	25	26	27
28	29 Memorial Day	30	31 			

 Email

 Text

 Mail

 Robo Call



# Member Scenarios

# Meet Jane

Jane is 33 years old and lives in Revere with her two kids, ages 7 and 9. At the start of the pandemic, she lost her job, and she and her family qualified for MassHealth coverage. She got a new job in January 2021 and makes \$38,000/year.

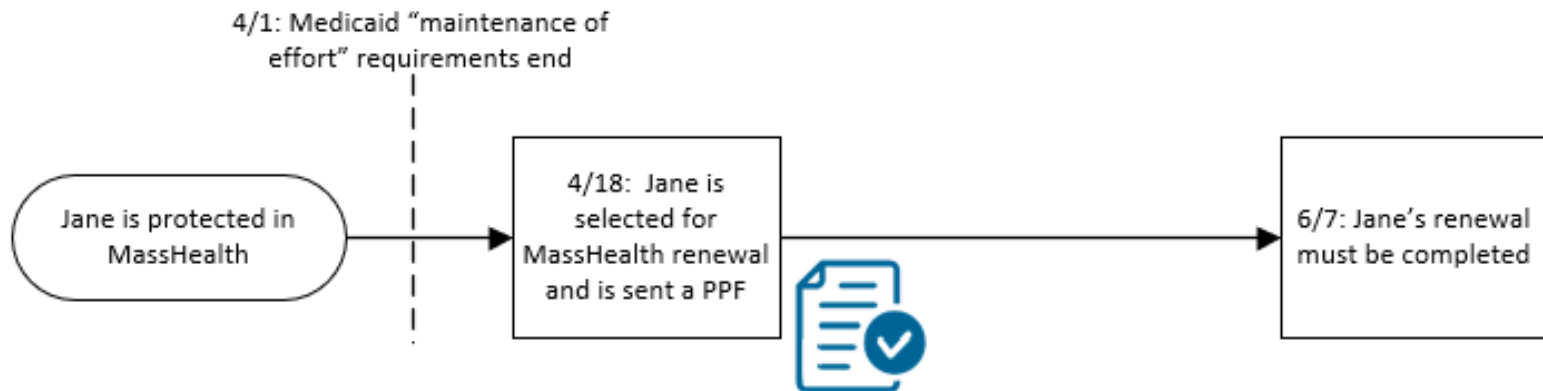
Her MassHealth coverage was protected because of the public health emergency, so even though her income has increased, she and her family are still in their MassHealth benefits until they are renewed after March 31.



# Step 1: MassHealth Initiates Renewal

On April 18, 2023, Jane is selected for a MassHealth renewal. MassHealth is not able to confirm she still qualifies, so it generates a packet that contains her pre-populated renewal form (PPF) with the data from her latest application already filled out.

The packet includes instructions telling her to provide updated information, either by returning the form to MassHealth, reviewing her online application, or by phone within 45 days. Jane has until June 7, 2023 to respond.



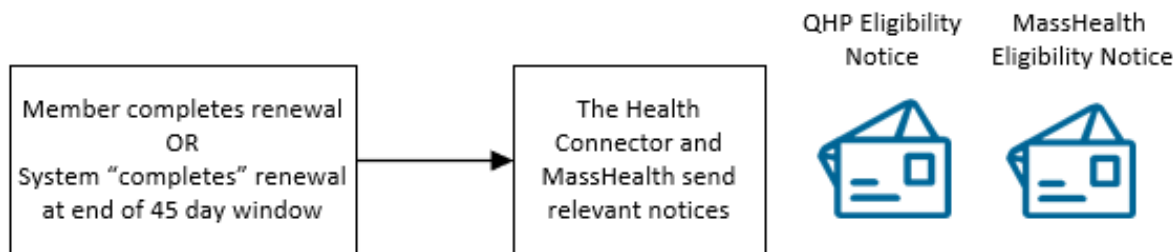
## Step 2: Member Responds

### Scenario 1: Jane Responds

Jane returns to her online application on May 10 and completes her renewal, including updating her income to \$38,000 per year. She qualifies for ConnectorCare, and her kids qualify for MassHealth. Her results are available immediately online, and a QHP approval notice will be mailed a few days after May 10.

Her MassHealth end date will be June 30 because MassHealth coverage continues to the end of the month or the next month following a termination for people moving into a Health Connector plan with subsidies.

A MassHealth termination notice will be mailed a few days after May 10. She will also receive a MassHealth notice for her kids outlining changes in their eligibility as a result of the household's higher income.

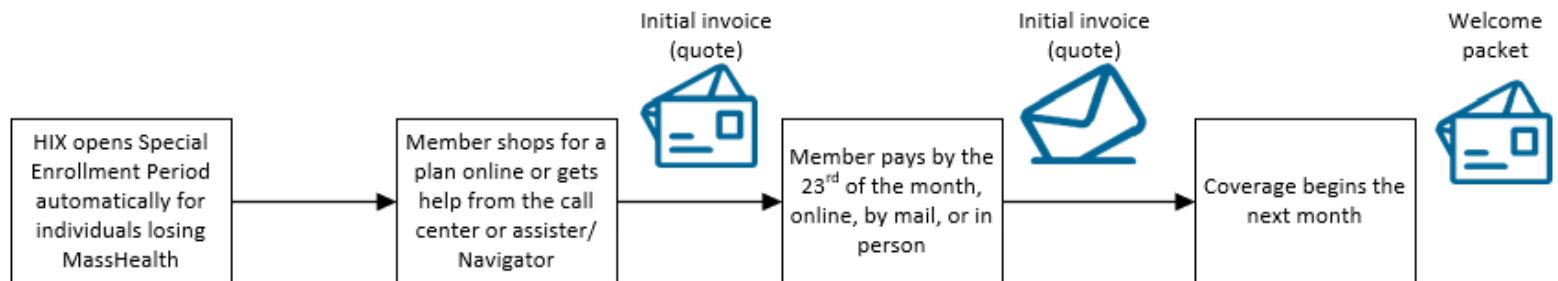


# Step 3: Health Connector Enrollment

## Scenario 1: Jane Responded

Jane saw her results online after completing her renewal, and she qualified automatically for a Special Enrollment Period to get coverage through the Health Connector.

She reviewed her plan choices on May 10, but came back on May 12 after confirming her doctor was in network for the plan she wanted. She was able to pay online and effectuate coverage for June 1.

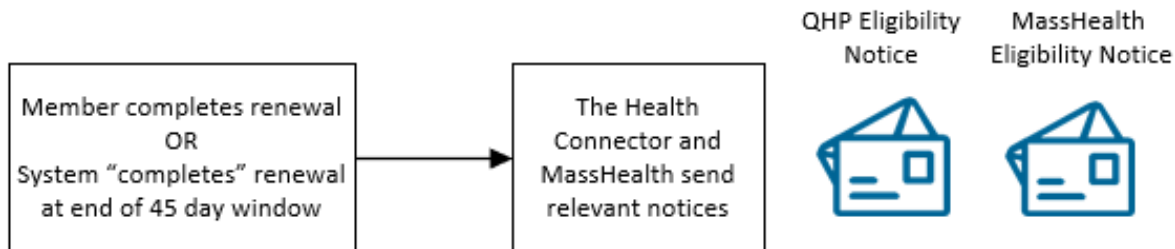


## Step 2: Member Does Not Respond (Scenario 2)

### Scenario 2: Jane does not respond

Jane thinks she is not eligible for MassHealth, so she does not complete her renewal. On June 7, MassHealth closes out her renewal and redetermines her eligibility using a combination of her data and new data obtained through the Federal Data Services Hub.

Her new eligibility is for unsubsidized coverage because no income data was returned from the Federal Hub. A QHP approval notice will be mailed a few days after June 7 showing her and her kids as eligible for unsubsidized QHPs. They will also receive MassHealth termination notices with a June 21 end date.

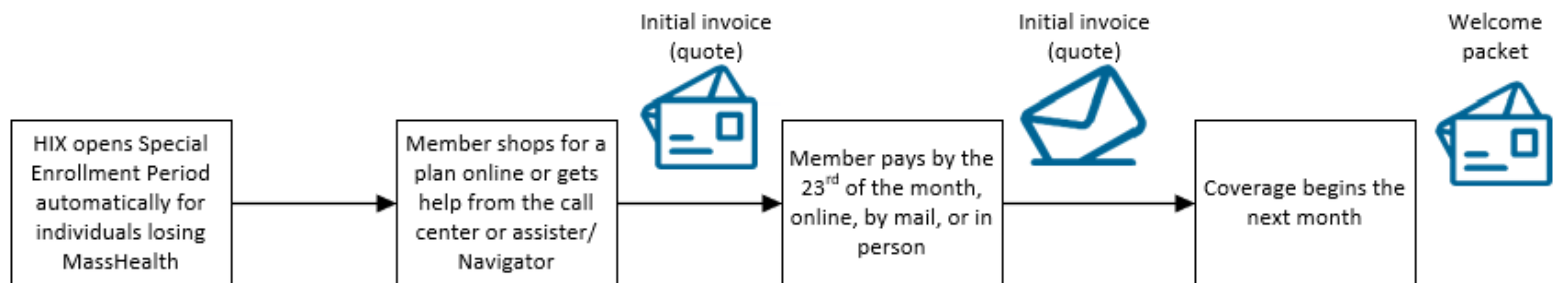


# Step 3: Health Connector Enrollment (Scenario 2)

## Scenario 2: Jane did not respond

Jane received her QHP approval notice in the mail and realized she forgot to complete her renewal. She called the Health Connector on July 17 for more information and was concerned she could not afford the premiums for coverage.

The agent reviewed her application with her, completing the renewal. She qualified for ConnectorCare based on her updated information and was able to select a plan for August 1. She put her check in the mail that day and it was processed by July 23 to effectuate coverage. She will have a gap in coverage because she did not respond until after her MassHealth coverage was terminated on June 21.



**Thank you!**