



MassHealth

**Massachusetts Health Care Training
Forum (MTF)**

April 2023

Agenda

- MassHealth 2023-2024 Redetermination
- Update: MassHealth Flexibilities
- Update: MassHealth Applications (ACA-3 and SACA-2)
- 2023 Income Standards and Federal Poverty Guide and Application Updates
- CAC Recertification

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

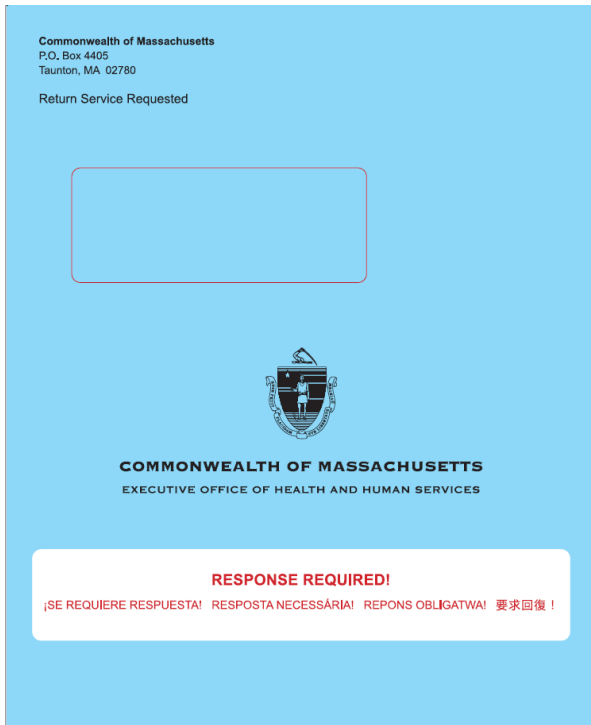
Automatic Renewal

- 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**

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

(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

(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

(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 an 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.

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

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.

Outreach Strategy

In addition to mail, MassHealth is partnering with Health Care For All (HCFA) for media outreach

Three-pronged outreach approach:

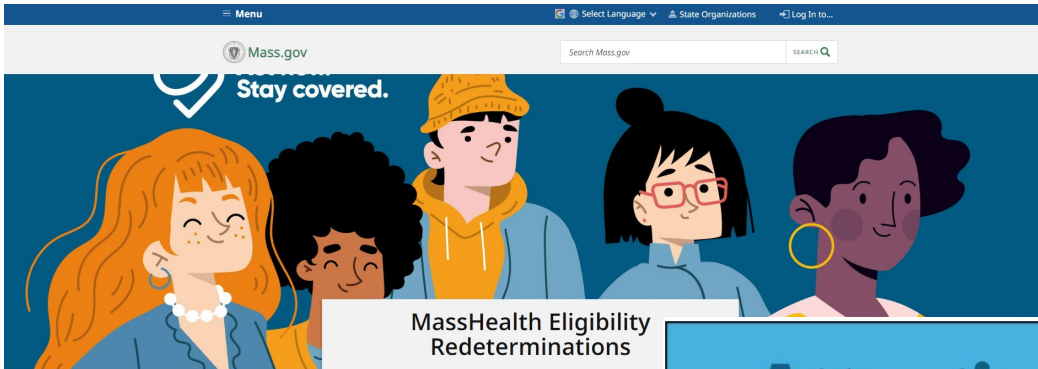
1. **Door-to-door canvassing:** HCFA will hire local canvassers that will work within the 15 communities to share materials and resources to individuals and families to assist them during the redetermination process
2. **Sub-grants to community-based organizations (CBOs):** CBOs will be awarded funding to conduct education and awareness activities within the communities they serve
3. **A media buy:** Print, digital, and television ads will be strategically purchased to help spread awareness of ongoing redeterminations in 9 different languages

Targeted Outreach	
• Boston	• Lynn
• Brockton	• Malden
• Chelsea	• New Bedford
• Everett	• Quincy
• Fall River	• Revere
• Framingham	• Springfield
• Lawrence	• Worcester
• Lowell	

Members may see this outreach and ask you about it

MassHealth Redetermination Toolkit

 **Act now.
Stay covered.**



MassHealth Eligibility Redeterminations

Attention MassHealth members 65 or older



You 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**

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.

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 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 you 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
800-841-2900 (TTY: 711)



Attention MassHealth Members



You need to renew your coverage this year.

Take three steps to renew your coverage:

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

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 or scan the code to learn more about what steps you need to take.

Act now. Stay covered. 



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
800-841-2900 (TTY: 711)



UPDATE: MASSHEALTH'S TEMPORARY FLEXIBILITIES

Temporary Eligibility Policies Ended as of 3/31/23 (1 of 3)



Maintaining Continuous Coverage

- **As of April 1**, MassHealth will no longer maintain continuous coverage for members if they have been successfully renewed in the last 12-months

Self-attestation for Eligibility Factors

- MassHealth will no longer accept self-attestation to verify eligibility factors except as described in MassHealth regulations
 - Examples of exceptions include, but are not limited to, pregnancy, breast, and cervical cancer treatment. Self-attestation provided on or after 4/1/2023 will not be accepted and additional verifications will be requested
 - Forms: Affidavit to Verify Massachusetts Residency, Affidavit to Verify Zero Income, Attestation form to Verify Income, Verification of Self-Employment Income are available at [MassHealth Member Forms](#)

Temporary Eligibility Policies Ended as of 3/31/23 (2 of 3)



Expanded Retroactive Eligibility for MAGI

- Members younger than age 65, except pregnant persons and children, **will no longer receive retroactive coverage as early as the first day of the third calendar month** before the month of application
- Retroactive coverage will be provided up to **10-days prior to the date of application**

One-time Deductible Hardship Waiver

- Hardship waivers for the one-time deductible to establish eligibility for MassHealth CommonHealth is no longer be available

Extended Timeframe to Request Fair Hearings

- As of 4/1, individuals will have 60 days to request a fair hearing

Temporary Eligibility Policies Ended as of 3/31/23 (3 of 3)



Hospital-Determined Presumptive Eligibility (HPE) Periods

- Applicants will only be able to obtain one HPE determination within a 12-month period

Learn more: [MassHealth's Eligibility Operations Memo 23-11: Ending Temporary Eligibility Policies Established during the Federal Public Health Emergency \(COVID-19 Pandemic\)](#)

Temporary Eligibility Policies in Effect 4/1/23



Members Under 65

- During the Redetermination period, Self-Attested income will be considered reasonably compatible when it is within 20% of the income amount received from data sources

Hospital Determined-Presumptive Eligibility for Non-MAGI

- MassHealth will continue to offer HPE to Non-MAGI individuals through 3/31/24

Suspension of pharmacy copays for all members (effective 5/1/23 – 3/31/24)

- MassHealth will not charge pharmacy copays to any member from 5/1/23 – 3/31/24

2023 Income Standards and Federal Poverty Guide and Application Updates

MassHealth 2023 Income Standards and Federal Poverty Guide



- On March 1, 2023, the Federal Poverty Level (FPL) standards increased
 - 100% FPL for one individual went from \$1,133 to \$1,215
 - The 2023 FPL chart: [2023 MassHealth Income Standards and Federal Poverty Guidelines](#)

2023 MassHealth Income Standards and Federal Poverty Guidelines

Family Size	MassHealth Income Standards		100% Federal Poverty Level		133% Federal Poverty Level		150% Federal Poverty Level		190% Federal Poverty Level	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	\$522	\$6,264	\$1,215	\$14,580	\$1,616	\$19,392	\$1,823	\$21,876	\$2,309	\$27,708
2	\$650	\$7,800	\$1,644	\$19,728	\$2,186	\$26,232	\$2,465	\$29,580	\$3,123	\$37,476
3	\$775	\$9,300	\$2,072	\$24,864	\$2,756	\$33,072	\$3,108	\$37,296		
4	\$891	\$10,692	\$2,500	\$30,000	\$3,325	\$39,900	\$3,750	\$45,000		
5	\$1,016	\$12,192	\$2,929	\$35,148	\$3,895	\$46,740	\$4,393	\$52,716		
6	\$1,141	\$13,692	\$3,357	\$40,284	\$4,465	\$53,580	\$5,035	\$60,420		
7	\$1,266	\$15,192	\$3,785	\$45,420	\$5,035	\$60,420	\$5,678	\$68,136		
8	\$1,383	\$16,596	\$4,214	\$50,568	\$5,604	\$67,248	\$6,320	\$75,840		
For each additional person add	\$133	\$1,596	\$429	\$5,148	\$570	\$6,840	\$643	\$7,716		

These figures are rounded and may not reflect the figures used in program determination. Institutional Income Standard is \$72.80.

Family Size	200% Federal Poverty Level		225% Federal Poverty Level		250% Federal Poverty Level		300% Federal Poverty Level		400% Federal Poverty Level	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	\$2,430	\$29,160	\$2,734	\$32,808	\$3,038	\$36,456	\$3,645	\$43,740	\$4,860	\$58,320
2	\$3,287	\$39,444	\$3,698	\$44,376	\$4,109	\$49,308	\$4,930	\$59,160	\$6,574	\$78,888
3	\$4,144	\$49,728			\$5,180	\$62,160	\$6,215	\$74,580	\$8,287	\$99,444
4	\$5,000	\$60,000			\$6,250	\$75,000	\$7,500	\$90,000	\$10,000	\$120,000
5	\$5,857	\$70,284			\$7,321	\$87,852	\$8,785	\$105,420	\$11,714	\$140,568
6	\$6,714	\$80,568			\$8,392	\$100,704	\$10,070	\$120,840	\$13,427	\$161,124
7	\$7,570	\$90,840			\$9,463	\$113,556	\$11,355	\$136,260	\$15,140	\$181,680
8	\$8,427	\$101,124			\$10,534	\$126,408	\$12,640	\$151,680	\$16,854	\$202,248
For each additional person add	\$857	\$10,284			\$1,071	\$12,852	\$1,285	\$15,420	\$1,714	\$20,568

These figures are rounded and may not reflect the figures used in program determination. Institutional Income Standard is \$72.80.

DG-FPI (Rev. 03/23)

Note: The FPL percentages in the online application at MAhealthconnector.org will be updated for MassHealth purposes

ACA-3 and SACA-2 Application Updates (1 of 4)



- The [Massachusetts Application for Health and Dental Coverage and Help Paying Cost \(ACA-3\)](#) & [Application for Health Coverage for Seniors and People Needing Long-Term-Care Services \(SACA-2\)](#) applications and [member booklet](#) have been updated
 - Updates reflect the 2023 Federal Poverty Level (FPL) guidelines
 - Updates language, added the question to Other Income (Question 25) about lottery and gambling winnings for each person
 - Updated language on “How to Apply”

Massachusetts Application for Health and Dental Coverage and Help Paying Costs

Application for Health Coverage for Seniors and People Needing Long-Term-Care Services

HOW TO APPLY You can submit your application in any of the following ways.

HOW TO APPLY

Please identify which program each household member is applying for on page 1 of the application.

Mail or fax your filled-out, signed application to
MassHealth Enrollment Center
PO Box 290794
Charlestown, MA 02129-0214
Fax: (617) 887-8799

Visit a MassHealth Enrollment Center (MEC).
To apply in person or to schedule an appointment with a MassHealth representative, go to www.mass.gov/mashealth/appointment.

In order to get any benefits you are entitled to as quickly as possible, you may send us any documentation you have that verifies all household income and assets.

You can use this application to apply for the Supplemental Nutrition Assistance Program (SNAP). SNAP is a federal program that helps you buy food each month. If you are interested, check the box on page 1 then read and sign the SNAP rights and responsibilities on pages 17-23. Your application will then be sent automatically to the Department of Transitional Assistance. You do not have to apply for the SNAP Program to be considered for MassHealth.

MASSHEALTH and the HEALTH SAFETY NET | Who Can Use This Application

This is your application for health coverage if you live in Massachusetts and are

- an individual 65 years of age or older and living at home and
 - not the parent of a child under 19 years of age who lives with you; or
 - not an adult relative living with and taking care of a child younger than 19 years of age when neither parent is living in the home; or
 - disabled and are either working 40 or more hours a month or are currently working and have worked at least 240 hours in the six months immediately before the month of the application;
- an individual of any age and need long-term-care services in a medical institution or nursing facility; or
- an individual who is eligible under certain programs to get long-term-care services to live at home; or
- a member of a married couple living with your spouse, and
 - both you and your spouse are applying for health coverage;
 - there are no children under 19 years of age living with you; and
 - one spouse is 65 years of age or older and the other spouse is under 65 years of age. (Please see Step 9 of the application.)

Who Can Use This Application

If you meet any of the following exceptions, you should complete the Application for Health Coverage for Seniors and People Needing Long-Term Care Services (SACA 2). To obtain a copy of this application, call us at (800) 841-2900 (TTY: (800) 497-4648 for people who are deaf, hard of hearing, or speech disabled).

- You are the parent of a child under 19 years of age who lives with you, or
- You are an adult relative living with and taking care of a child younger than 19 years of age when neither parent is living in the home.

You will also need to fill out a Long-Term-Care Supplement if you are

- in an institution, such as a nursing home, chronic hospital, or other medical institution (You may have to pay a monthly payment, called a patient-paid amount, to the long-term-care facility. For more information, see page 13 in the Senior Guide.);
- in an acute hospital waiting for placement in a long-term-care facility; or
- living in your home and applying for or getting long-term-care services under a Home- and Community-Based Services Waiver.

If someone is helping you fill out this application, you may need to fill out a separate form that gives that person permission to act on your behalf. See Authorized Representative Designation Form at the end of this application.

MASSACHUSETTS HEALTH CONNECTOR | Who Can Use This Application

This is your application for health coverage if you live in Massachusetts, and you

- are 65 years of age or older;
- are not otherwise eligible for MassHealth;
- are not getting Medicare; and
- do not have access to an affordable health plan that meets the minimum value requirement.*

*Minimum value requirement means that the health insurance plan pays at least 60% of the total health insurance costs of the average enrollee.

The Health Connector uses Modified Adjusted Gross Income (MAGI) rules to determine eligibility.

25 SACA-2-0322

SACA-2-0322

ACA-3 and SACA-2 Application Updates (2 of 4)



- Added “acquired or derived” to Question 9 on each person. This update clarifies a person’s citizenship status
- Updated language in “Other Income.” This includes adding the question, “How many hours per week?” for net farming and fishing
- Updated example in “One-Time Only Income” section
- Removed the question, “Did you receive unemployment benefits in this calendar year?” It is no longer needed for the Health Connector program determination
- Removed duplicative language on Step 3, “American Indian Alaskan Native,” to save space. That step now refers the reader to Supplement B where there is detailed information

ACA-3 and SACA-2 Application Updates (3 of 4)



- Added a **new Step 4, “Previous Medical Bills.”** Effective July 1, 2022, applicants under 65 have the option to request payment of medical bills they have incurred in the three months prior to the date of their application for MassHealth
- Updated Supplement A and reordered questions about health plan coverage to account for both individual and family plans
- **Added language to the signature page regarding permission to contact members via e-mail or text message**
- Updated the language for teletypewriter (TTY) for MassHealth Service Center to include the broader term, TDD: “TDD/TTY: 711.” If someone calling MassHealth Customer Service Center needs a TDD/TTY connection, they can call 711

ACA-3 and SACA-2 Application Updates (4 of 4)



- March 2022 versions of ACA-3 and SACA-2 applications will be accepted through March 31, 2024
- ACA-1 and SACA-1 booklets available in Arabic, Brazilian Portuguese, Chinese, Haitian Creole, Khmer, Russian, Vietnamese, or in Braille

Ordering Materials:

- Call: 1-800-841-2900
- Fax a request: 617-988-8973
- Email a request: publications@mahealth.net

Ways To Complete the SACA-2

	New members or members turning 65	Renewing Members	
	SACA	Renewing SACA	Simple SACA
Online	✓ (Adobe Sign)	✓ (eSubmission)	✓ (eSubmission)
Mail	✓	✓	✓
Fax	✓	✓	✓
Phone	✓ (Adobe Fillable Forms)	✓ (Adobe Fillable Forms)	✓ (Adobe Fillable Forms)
In Person	✓ (Walk-in or Appointment)	✓ (Walk-in or Appointment)	✓ (Walk-in or Appointment)
Virtual	✓ (online scheduling system)	✓ (online scheduling system)	✓ (online scheduling system)

CAC RECERTIFICATION

CAC Recertification 2023-2024

- 2023-2024 Recertification process will be **June 1st through July 31st**
- Existing certificates are being extended through July 31, 2023
- The update to all certificates will be made by the end of this month
- Enrollment emails for the recertification exam will be sent by June 1st
- **Certificates will now expire April 2024**
- Recertification Requirements:
 - Complete the updated CAC Roles and Responsibility Course
 - Recertification Exam (20-question exam)
 - 3 attempts
 - Passing score is 80%
- **Failure to recertify could result in losing access**

Recertification



Thank you!