

MassHealth Updates

Massachusetts Health Care Training Forum
January 2015



Today's MassHealth Updates

- 1. MassHealth Application Filing Processes**
- 2. ACA-3: Tips for Application Completion**
- 3. SACA-2: Tips for Application Completion**
- 4. Eligibility Review Update**

Application Filing

- Apply online at MAhealthconnector.org
- Navigators and Certified Application Counselors have been trained to help people apply. For a list of Navigators or Certified Application Counselors in a specific area, visit MAhealthconnector.org or call 1-877 MA-ENROLL (1-877-623-6765)
- Apply by phone: call the Health Connector Customer Service at 1-877 MA-ENROLL (1-877-623-6765) or MassHealth (1-800-841-2900)
- Apply using the paper application **when other methods are unsuccessful**
- Completed paper applications can be mailed to Health Insurance Processing Center, P.O. Box 4405, Taunton, MA 02780 or Faxed to 617-887-8770

ACA-3: TIPS FOR APPLICATION COMPLETION

ACA-3: Application for Health and Dental Coverage and Help Paying Costs

- Applicants seeking help paying for health coverage through the below programs should use the new Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3).
- Individuals under the age of 65 (including disabled working adults) seeking coverage for:
 - MassHealth;
 - ConnectorCare;
 - Health Connector Plans with Tax Credits;
 - Health Safety Net; and
 - Children's Medical Security Plan
- This application may also be used by adults age 65 and older who meet the following criteria:
 - Who have children or are the primary caretaker of a child who is related to them (if the child's parent doesn't live in the household);
 - who are disabled and work 40 or more hours a month.

ACA-3: Application Completion Tips

- The paper application ACA-3 “Application for Health and Dental Insurance and Help Paying Costs” should be completed **when other methods are unsuccessful.**
- In order to ensure timely processing and appropriate eligibility determinations, the applications must be completed with **all** accurate information.
- A large number of paper applications received have missing information such as providing all information about the applicant and/or all household members, required supplemental information, etc.

ACA-3: Application Completion Tips (*cont.*)

- **Step 2: Tell us about your household.**
 - **Q9: Are you a US citizen or U.S. national?**
 - **Is this person a naturalized citizen?**
 - Please provide naturalization or citizenship numbers
 - **Q10: If you are a noncitizen:**
 - For all naturalized citizens and immigrants on step 2 of the paper application please complete Question 10a completely.
 - Please refer to the Immigration Document Types guide for assistance or the Getting Started Guide on MAhealthconnector.org

ACA-3: Application Completion Tips (*cont.*)

■ Step 2: continue

■ Q18- 29: Current Job and Income Information

- Please include the amount of income an individual receives, the frequency and the employer address.
- If the applicant receives no other income, please check off the box “None” on Question 29.

■ Supplement A:

- When completing Supplement A, please be sure the applicant includes answers to the following questions:
- Questions 10, 11, and 12 of employer contact information related to employee health coverage; and
- Question 13 - eligible for coverage now or in the next 3 months.

ACA-3: Application Completion Tips (*cont.*)

■ Step 4: Your Household's Health Coverage

■ Q1-2:

- If the applicant answers “Yes” to Question 2 on Step 4 of the paper application, (offered health coverage from a job), they must complete Supplement A.
 - Please be sure to answer ***all*** parts of Question 2 that apply.
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- If claiming a dependent or if head of household is being claimed by someone else – dependent data must be listed.

ACA-3: Application Completion Tips (*cont.*)

- ***Complete*** employers address: must be provided and must include a zip code
- Every address such as:
 - Home address
 - Work address
 - Health insurance carriers address....all must have the zip codes
- Current Resources are available:
 - Getting Started Guide
 - MTF website
 - FAQ's and more

SACA-2 TIPS FOR APPLICATION COMPLETION

SACA-2: Application for Health Coverage for Seniors and People Needing Long-Term-Care Services

- Applicants described below should continue to use the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2 (01/14):
 - Adults age 65 and older
 - Individuals needing long term-care services
 - A mixed household family (e.g., a couple both need health coverage, husband/wife is 62 years old and spouse is 66 years old).
- * **Note** – These couples only need to submit the SACA-2.

Who Should Complete the “SACA-2” Paper Application?

- Seniors (65 and over)
- Individuals applying for a waiver to get long-term services at home (ages vary)
- Individuals of any age needing long term care
- Households with one spouse under 65 and one spouse over 65

MassHealth Coverage Types for 65 and Over Living in the Community

- Standard
- CommonHealth
- Family Assistance
- Limited
- Senior Buy-In (QMB)
- Buy-In
- QI-1 (Qualified individual)
- Health Safety Net

Medicare Part B (2014) is \$104.90 for most people.

Income & Asset Standards for MassHealth Coverage 65 & Over Living in the Community

Income Assets

Individual	\$973/ mo	\$ 2,000
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Couple	\$ 1,311/mo	\$ 3,000
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Buy-IN programs

QMB, SLMB, QI-1

***income amount vary

Effective January 2015

assets \$7,280 (I) \$10,930 (C)

Other MassHealth Waivers and Programs

- Home- and Community-Based Services Waiver (FEW) (300% of the Federal SSI Rate)
- Personal Care Attendant (receives income disregard)
- Senior Care Options (SCO)

MassHealth Regulations for all other waiver programs can be found at 130 CMR: 519.007

Where to Send Completed SACA-2 Paper Application

- Mail or fax completed SACA-2 applications to:
Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780
FAX: 857-323-8300
- SACA-2 applications for Long Term Care can be mailed to:
Central Processing Unit
P.O. Box 290794
Charlestown, MA 02129-0214

Paper Applications

- Applications are available to download on the MassHealth website www.mass.gov/masshealth in the publications and regulations application section
- To order paper applications
 - Call: 1-800-841-2900
 - Fax a request: 617-988-8973
 - Email a request: publications@mahealth.net

MASSHEALTH RENEWAL UPDATE

MassHealth Renewal Update

- Due to system issues, MassHealth suspended renewals in fall 2013
- With the new system functioning well, MassHealth is reinstating regular renewals for our populations subject to MAGI (non-disabled, non-seniors).
- Early September 2014, MassHealth began Administrative Review which included Express Lane and DOR renewal processes.
- Households meeting criteria for Express Lane are sent a notice telling them they have been reviewed automatically and that they do not need to respond to MassHealth unless they have changes to report
 - Approximately 209K members (120K households) meet this criteria. Almost 95K households have been renewed since September through Express Lane
- Households meeting criteria for DOR renewals are sent a notice telling them that they have been reviewed automatically and that they do not need to respond to MassHealth unless they have changes to report
 - Approximately 26K members (13K households) meet this criteria, almost 9,500 households have been renewed since October through the DOR process

Administrative Renewals (cont.)

- If there have been no changes in circumstance the family does not need to take further action and their eligibility will be renewed another year, assuming no changes occur throughout the year.
- If households do report changes they will need to submit a new Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3)
 - A letter will be mailed with the new application when changes in circumstances are reported.
- If a person is in a mixed household and received both an Open Enrollment packet and a renewal notice they should complete the ACA-3 and include everyone in the household .

MassHealth Renewals

- On 1/15/15 annual renewals will begin for approximately 30,000 MassHealth members who applied through the old system and had an eligibility determination.
 - Generally these individuals are single, childless adults with non-complex incomes or immigration statuses. A majority applied online and were previously found eligible for CarePlus.
- These members will be sent a notice explaining that they need to reapply for benefits through the new HIX system.
- Members will be notified that they have 60 days, until 3/15/15, to reapply for benefits.
 - On 3/15/15 all members who do not have an eligibility determination through HIX will be sent a termination notice stating **that their coverage will end on 3/31/15.**
- Members will be encouraged to reapply online or to apply over the phone, but can also request a paper form.

MassHealth Continuing Renewals

- We will soon be sending letters bi-weekly or monthly through December 2015 to the remaining MassHealth populations.
 - Generally speaking, households with oldest review dates will be selected for review first.
 - Certain groups, such as members receiving premium assistance, may be grouped together for review.
 - Households where all members have received an eligibility determination from new HIX system will be excluded from renewal process.
- These members will need to complete an application through the new HIX system within 60 days of receiving their letters.
 - Members will be strongly encouraged to reapply online or to apply over the phone.
 - Information on how to find direct assistance from Navigators or CACs will be on all renewal letters
- Termination notices will be sent to members who have not had an eligibility determination from new HIX system by the end of renewal period (60 days)

Thank you

Questions?

