Learning Series
Massachusetts HealthCare Training Forum (MTF)

Health Connector and MassHealth
April 2019
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.
Agenda

- MAhealthconnector.com: Systems Updates
- Assister Update
- Activity
MAhealthconnector.com
Systems Updates
MAhealthconnector.org Update

• Enhancements are effective as of March 29, 2019
  – MassHealth Income Threshold Updates to Determine Reasonable Compatibility
    o Added additional income thresholds to determine if income is considered reasonably compatible.
  – Updates for Married Filing Jointly
    o Updates made to ensure accurate generation of Request for Information (RFI) notices for proof of income for members who are Married Filing Jointly (MFJ).
  – Updates to Income Section of the Online and Paper Applications
    o The March 2019 ACA-3 applications include a question at the end of the income section regarding the month and year in which one-time income is received. The month and the year must be provided for all reported one-time only income.
Reasonably Compatible for MassHealth

- MassHealth income threshold updates to determine reasonable compatibility in the online system.
  - “Reasonable Compatibility” is used to determine if self-attested income can be verified based on comparison to income received from electronic data sources. When self-attested income is reasonably compatible with the electronic data, the income amount used to determine eligibility is the self-attested amount, and the income is considered verified.

**NOTE:** No changes to the policy.
Reasonably Compatible for MassHealth

An individual’s income is considered to be reasonably compatible for MassHealth when:

- Both the attested income and the income from the data sources are above the applicable income standard for the individual

- Both the attested income and the income from the data sources is at or below the applicable income standard for the individual

- The attested income is at or below the applicable standard and income from the data sources is above the applicable standard but their difference is 10% or less; or

- The attested income is above the applicable standard and the income from the data sources is at or below the applicable standard.
Reasonably Compatible for Health Connector

An individual’s income is considered to be reasonably compatible for Health Connector when:

• The self-attested income and the income from the data source are within 10% of each other.
• If the self-attested income is higher than the income from the data source.

**Important:** If the attested income and the income from the electronic data sources are *NOT* reasonably compatible, or an electronic data match is unavailable, manual verification of income is required.
Effective March 29, 2019, the online system will be updated to add additional income thresholds to determine if an individual’s income is considered reasonably compatible for MassHealth.

Additional income thresholds include:

- ≤ 200% FPL for Pregnant Woman
- ≤ 200% FPL for Child age <1
- 200 ≥ 300% FPL for Child age <1
- ≤ 150% FPL for Child age 1≤18
- 150 ≥ 300% FPL for Child age 1 ≤ 18
- ≤ 150% FPL for Young Adult age 19 ≤ 20
- ≤ 200% FPL for Individual who is HIV+ (CIT/QLP only)
- ≤ 250% FPL for Individual in treatment for breast or cervical cancer (CIT/QLP only)
Anna is 31 years old and single. She has one child, Charlie (age 3), who lives with her. She claims Charlie as a dependent on her tax return. Anna is also pregnant with twins. She attests on her application that she is working and her attested income is 145% FPL.

- The income received from the data source indicates her FPL is 180%FPL.

- In determining eligibility for Anna, because both the attested income and income from the data source are below MassHealth program threshold of 200%FPL (income threshold for pregnant woman), Anna’s income is considered reasonably compatible.

- In determining eligibility for Charlie, his income is not considered reasonably compatible (Charlie does not meet the threshold for a child because self-attested and data source income are not both below 150% or both within the $150 \leq 300\%$ range).

- Anna will receive a RFI for proof of income, because her income impacts Charlie’s eligibility. Anna will be approved for MassHealth Standard.

- Charlie will be provisionally approved for MassHealth Standard.
Updates for Married Filing Jointly

- System enhancements to ensure accurate generation of Request for Information (RFI) notices for proof of income for members who are Married Filing Jointly (MFJ).
  - When evaluating if income is reasonably compatible for members who are MFJ, the system will now consider income to be reasonably compatible if both spouses combined incomes are considered reasonably compatible with electronic data sources.
  - If the combined income is not reasonably compatible, an Income RFI will be sent requesting proof of income from both spouses.

**Note:** Even if only one spouse has self-attested income that is not reasonably compatible, both spouses will receive and must respond to the RFI requesting proof of income.
Updates for Married Filing Jointly (cont.)

- The same Income RFI Due Date will be used for both spouses upon program determination.

- If there is a change in due date for one of the spouses, the later of the two dates will be assigned to both spouses to ensure the same date is used for both.
• The March 2019 ACA-3 applications include a question at the end of the income section regarding the month and year in which one-time income is received.
  – The month and the year must be provided for all reported one-time only income.
Updates to One Time Only Income (cont.)

- Found in: “Income from a Job” and in the “Other Income” section.
- The question – “How often does [applicant/member] get this amount?” will display.
- Fields will be required when “One-time only” is selected.
Updates to One Time Only Income (cont.)

- Other Income

How much does John get from investment income, like interest and dividends?

- **Amount**
  - $5000

- **How often does John get this amount?**
  - One time only

- **Which month and year did John earn this income?**
  - **Month:** January
  - **Year:** 2019

[Form screenshot showing input fields for amount, frequency, and date of income]
“Current Income Details” screen will display:

- Income Type with effective month and year
- Updated tool tip (roll over the “i”)

The amount is your current monthly income. If you reported any “one-time only” income, it may be included in this amount and will continue to be included until you update your income information again.”
One Time Only Income (cont.)

• Income Summary

• Projected Yearly Income: The amount of money expect the applicant or member to make over the course of this calendar year. This amount includes any one-time income reported for this year.

• Projected Monthly Income: The amount is for reported current monthly income. If the “one-time only” income is reported, it may be included in this amount and will continue to be included until income information is updated again.
One Time Only Income (cont.)

- Updated “Application Summary” screen display
  - Income Type - Will include one-time only income amount in total.

<table>
<thead>
<tr>
<th>Family Income</th>
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</thead>
<tbody>
<tr>
<td>John</td>
</tr>
<tr>
<td>Income Type:</td>
</tr>
<tr>
<td>Job (Optum)</td>
</tr>
<tr>
<td>Income Type:</td>
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<tr>
<td>Job (wipro)</td>
</tr>
<tr>
<td>Projected Yearly Income:</td>
</tr>
<tr>
<td>Self Attested Total Amount Received Monthly:</td>
</tr>
</tbody>
</table>

MassHealth Federal Poverty Level (FPL) based on your self-reported income:

- 197.02%
Health Connector Notice Updates

• Updates to the Health Connector Denial and Termination Notices
  – If an individual is denied or terminated from Health Connector benefits because they are not found to be Lawfully Present based on available information, the language regarding immigration on these notices now directs an individual to reference a Health Connector webpage related to immigration rather than calling the Department of Homeland Security for further information on how immigration is related to eligibility. The webpage can be found here: www.MAhealthconnector.org/immigration-status

• Updates to the Health Connector Monthly Invoice
  – Additional information was added on the monthly invoice when there is a credit present on the account, informing the member about the credit.
Assister Update
ACTIVITY
Instructions

Pretend that the people in the scenarios below have already completed an online application for health insurance coverage through MAhealthconnector.org. They are already enrolled in coverage either through MassHealth or the Health Connector.

1. You have 20 minutes to work with your partner(s) to resolve all the scenarios.

2. Review and answer each question, and identify any tool or online resource (ex. webpage) that you used to help you work through the scenario.

Hint! The Getting Started guide is available at: https://www.mahealthconnector.org/get-started

Have fun!
Scenario 1: Louis and Marisol

Louis and Marisol are a newly married couple that you helped with health insurance about 6 months ago. The MassHealth coverage type they are in is MassHealth CarePlus. Neither Louis nor Marisol feels confident with using technology (they do not have access to a computer at home or work.) So, the couple drops by your office to let you know that they recently moved to a new apartment in the same town and asks if they have to let MassHealth or the state know.

During your conversation with Marisol and Louis you also learn that Louis is thinking about changing jobs. If he takes the new job, he expects to make a little more money (increasing their annual income) but the new employer does not offer health insurance coverage. The couple is also trying to have a baby, although she is not pregnant yet, they are hopeful.
Scenario 2: Louis takes the new job!

During the month of May, Marisol comes in for an appointment and tells you about the new job her husband took. She brings copies of his most recent paystubs.

Based on the paystubs, it looks like the couple will now likely be eligible for ConnectorCare (Plan Type 3A). It’s outside of the Health Connector’s Open Enrollment period. During your time with Marisol she explains that nothing else has changed regarding their family size (she is not pregnant yet).
Scenario 3: Louis, Marisol and Baby Gabriel

During the Health Connector’s Open Enrollment for 2020, Marisol reaches out to you for another appointment. Their jobs have not changed; however, Louis and Marisol just welcomed a baby boy. Marisol comes in to see you during the first week of December (2019), a week after the baby was born.
Questions?