



# Learning Series

Massachusetts HealthCare Training Forum (MTF)

## Health Connector and MassHealth

April 2019

# MA Health Care Learning Series

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*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

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

# **MAhealthconnector.com Systems Updates**



- Enhancements are effective as of March 29, 2019
  - MassHealth Income Threshold Updates to Determine Reasonable Compatibility
    - Added additional income thresholds to determine if income is considered reasonably compatible.
  - Updates for Married Filing Jointly
    - 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
    - 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.



# Reasonably Compatible for MassHealth: Updates



- 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:
  - $\leq 200\%$  FPL for Pregnant Woman
  - $\leq 200\%$  FPL for Child age  $<1$
  - $200 \geq 300\%$  FPL for Child age  $<1$
  - $\leq 150\%$  FPL for Child age  $1 \leq 18$
  - $150 \geq 300\%$  FPL for Child age  $1 \leq 18$
  - $\leq 150\%$  FPL for Young Adult age  $19 \leq 20$
  - $\leq 200\%$  FPL for Individual who is HIV+ (CIT/QLP only)
  - $\leq 250\%$  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.

# Updates to One Time Only Income



- 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.

## ONE-TIME ONLY INCOME

32. Have you or will you receive income during this calendar year as a one-time only payment?  Yes  No  
Examples might be a lump-sum pension payment or a one-time capital gain.  
If Yes: Type \_\_\_\_\_ Amount \$ \_\_\_\_\_ Month Received \_\_\_\_\_ Year received \_\_\_\_\_
33. Will you receive income during the next calendar year as a one-time only payment?  Yes  No  
If Yes: Type: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Month Received \_\_\_\_\_ Year received \_\_\_\_\_

# 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.

A screenshot of a web form for reporting income. The form is titled "How often does John get this amount?" and has a dropdown menu set to "One time only". Below this is a yellow note: "Note: If you get paid by this employer using more than one frequency (for example, a monthly salary and a quarterly commission, or a weekly salary and a yearly bonus), please report one type of payment here and use the 'add another' button to report the other type." The next section is titled "Which month and year did John earn this income?" and contains two dropdown menus: "Month" (set to "August") and "Year" (set to "Select"). Below these is a red box containing the text: "Important: Please select the year for job Income 1." The next section is titled "How many hours does John Wright work per week?" and has a text input field containing "32". At the bottom of the form are three buttons: "Add Another", "Back", and "Save and Continue".

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

Note: If you get paid by this employer using more than one frequency (for example, a monthly salary and a quarterly commission, or a weekly salary and a yearly bonus), please report one type of payment here and use the "add another" button to report the other type.

Which month and year did John earn this income?  
\* Month: August  
\* Year: Select  
Important: Please select the year for job Income 1.

\* How many hours does John Wright work per week?  
32

Add Another

Back

Save and Continue

# 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      \* Year

January      2019

Add Another

Back      Save and Continue

# One Time Only Income (cont.)



“Current Income Details” screen will display:

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

A screenshot of the "John's Current Income" screen in the MassHealth application. The screen is divided into a left sidebar and a main content area. The sidebar contains navigation links: "Application Year 2018", "Start Your Application", "Family & Household", "Income" (highlighted in blue), "Additional Questions", and "Review & Sign". The main content area displays the title "John's Current Income" and a tooltip that says "When you see an i roll over it with learn more." Below this, it shows "Total Income \$12000.00 /Monthly" with an information icon. A red box highlights the text "Income Type: Job: Optum \$10000.00 One time only in August 2018". Below that, it shows "Income Type: Job: Wipro \$24000.00 /Yearly". At the bottom, there are "Back" and "Save and Continue" buttons.

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

A screenshot of the MassHealth online application interface. On the left is a vertical navigation menu with options: "Application Year 2018", "Start Your Application", "Family & Household", "Income" (highlighted in blue), "Additional Questions", and "Review & Sign". The main content area is titled "Income Summary" and includes a link for "More information on Income Sources". Below the title is a note: "When you see an ⓘ, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more." The name "John" is displayed. A red rectangular box highlights the following income information: "Income Type: Job: \$10000/ One time only in August 2018", "Income Type: Job: \$24000/ Yearly", "Projected Yearly Income: \$34000.00 ⓘ", "Self Attested Total Amount Received Monthly: \$12000.00 ⓘ", and "Deduction Type: None". At the bottom of the form are buttons for "Edit Income", "Back", and "Save and Continue".

- 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.

Family Income
John
<b>Income Type: Job (Optum) - \$10000.00/ One time only in August</b>
Income Type: Job (wipro) - \$24000.00/ Yearly
Projected Yearly Income: \$34000.00
Self Attested Total Amount Received Monthly: \$2,833. <sup>33</sup>
MassHealth Federal Poverty Level (FPL) based on your self-reported income: ⓘ 197.02%
MassHealth Federal Poverty Level (FPL) used to decide your Program Eligibility: 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](http://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.

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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?**