



Learning Series

Massachusetts HealthCare Training Forum (MTF)

MassHealth and the Health Connector Updates Related to COVID-19

April 10, 2020

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.

Agenda

▪ Health Connector

- Operations Update
- Special Enrollment Period for COVID-19
- Reminder to Report Income Changes and New Flexibility
- Helping those Newly Unemployed and Uninsured
- Premium Payments, Hardship Waivers and Appeals
- Update on Requests for Information

▪ MassHealth

- MassHealth COVID-19 Response
- MAhealthconnector.org System Update
- MassHealth and Health Connector Request for Information (RFI)
- Tools and Resources



Health Connector COVID-19 Response

Health Connector COVID-19 Operations Update

Health Connector operational changes to support public health:

- The Health Connector call center has maintained regular business hours, though wait times may be longer than usual at times
- Receipt and processing of Health Connector-owned supporting documents, such as IDP and RFI proof are being handled within 2 business days from date of receipt
- Health Connector Walk-in centers are closed

Health Connector COVID-19 Operations Update (*cont'd*)

- We are encouraging members to use **online payment** and **document upload** when possible to submit payments and documentation
 - Remember: Payments can still be sent via mail or submitted online
 - Any Documents can be submitted business as usual through the following channels:
 - Document Upload, through the Individual or Assister Portal - recommended
 - Fax documents to Health Insurance Processing Center
 - Mail Documents to Health Insurance Processing Center

**In person drop of will resume when Health Connector walk-in locations are able to re-open to the public*

COVID-19 Special Enrollment Period (SEP)

The Health Connector's Special Enrollment Period (SEP) for COVID-19 has been extended from an initial deadline of April 25 through May 25.

- The Massachusetts Health Connector announced an extension to its Special Enrollment Period (SEP) so that uninsured residents can apply and get into coverage.
- The deadline for this SEP has now been extended by 30 days. The deadline is now May 25.
- The Division of Insurance has extended a similar SEP off-Exchange, which may be useful for those not eligible for the Health Connector.

COVID-19 SEP (Cont'd.)

Reminders about this SEP process:

- Applications for coverage can be submitted online or over the phone
 - Some people will get an automatic SEP – for example, those who are newly eligible for ConnectorCare
 - If an automatic SEP is not visible (meaning members are not able to shop for a plan and enroll into coverage right away) members should contact Health Connector Customer to request a SEP due to COVID-19
- This window for enrollment is available to anyone who is determined newly eligible or those previously determined eligible for any Health Connector plan but did not take advantage of their enrollment opportunity
- This enrollment window is open through May 25th, unless the individual has a different qualifying event that opens an enrollment window for 60 days

Reporting Income Changes

The Health Connector is reminding members who experience a job, income, or household change due to COVID-19 to report the change to ensure the most affordable coverage is available.

Key messages include:

- Members-making less money than usual, may be able to qualify for lower-cost health insurance
 - Guidance: Enter the member's current income as it is right now, then adjust their expected yearly income based on what they think they'll make over the course of the year. If their income changes later, please update their information again so they are keeping it as correct as possible
- Members should review how changes in benefits may impact continuity of care

For example, members in ongoing treatment should consider how income changes that result in an eligibility change that moves them from an unsubsidized/APTC-only Health Connector plan to a ConnectorCare plan or a ConnectorCare plan to a MassHealth plan might impact their provider continuity - given the different plan options that are available in different programs

Reporting Income Changes (*cont'd*)

During this COVID-19 crisis, we've created some flexibility for members to report changes through the last day of this month and have the changes take effect on the 1st of the following month.

- This flexibility was available for April coverage, it has now been extended to May coverage.
- However, it is limited to currently enrolled Health Connector members whose eligibility change may move them into a lower cost plan type.
 - For example, a person not receiving tax credits who starts receiving them based on the reported change, or a ConnectorCare member who moves to a lower plan type.
- If the member must pay a first month's premium to effectuate coverage, this flexibility will not apply to them.
- This flexibility is also not available to those members who would be moving from an unsubsidized qualified health plan (QHP) into a ConnectorCare plan with a different carrier.

See charts and more examples on next few slides

Reporting Income Changes (cont'd)

For the month of May, here is how the flexibility will work:

Scenario	Accelerated Change Available?
Unsubsidized member reports income decrease on 4/24 that results in APTC eligibility	Yes, change effective 5/1
ConnectorCare member reports income decrease on 4/24 that results in moving to a lower plan type	Yes, change effective 5/1
Member hasn't yet paid a first month's premium to effectuate coverage but reports a change on 4/24	No, change not effective until 6/1
APTC-only member reports income decrease on 4/24 that results in ConnectorCare eligibility, but needs to select a carrier that participates in ConnectorCare	Enhanced APTC available on 5/1 for existing plan, but member can't switch plans to access ConnectorCare until 6/1

Reporting Income Changes (cont'd)

Example of APTC only member who reports changes:

- Member A is currently enrolled in an APTC only BRONZE plan.
- After reporting changes, Member A becomes newly eligible for a ConnectorCare plan, but needs to select a different carrier, as Member A was enrolled in coverage through a Carrier without ConnectorCare coverage.
- This member will get the new, higher amount of APTC applied to their Bronze plan for 5/1 and could enroll in ConnectorCare with a June 1 coverage start date by switching plans and paying the first month's premium to the new carrier by 5/23.

Important to note, these changes are not reflected immediately in the online system. The consumer will initially see a notice with a later start date (in this example a June 1). However, the premium bills sent to members with the new lower cost will be accurate.

Helping Consumers Who are Newly Unemployed

Unemployed individuals have Health Connector plans as an alternative to COBRA

- Many people who apply through the Health Connector can get a plan for a low monthly cost, and some people even qualify for a \$0 monthly payment.
- When working with someone who has recently lost health insurance that they had through a job, make sure they apply within 60 days of losing that coverage.
- Losing employer coverage is considered a qualifying life event, which gives members a special enrollment period for enrolling through the Health Connector. The sooner they apply, the sooner their new health insurance can start.
- The Health Connector is conducting outreach to populations that may need assistance understanding their coverage options, such as those seeking unemployment assistance or those deciding between COBRA and Health Connector coverage:
 - English: www.mahealthconnector.org/wp-content/uploads/health-coverage-after-a-job-loss-eng.pdf
 - Spanish: www.mahealthconnector.org/wp-content/uploads/health-coverage-after-a-job-loss-esp.pdf

COVID-19 and Health Connector Premium Payment

The Health Connector is delaying April terminations for members enrolled in ConnectorCare and Qualified Health Plans with or without premium tax credits.

In early April, members with an account in delinquent status will get an insert with their May invoice describing a Premium Deferral program. As part of that program, they will be asked to indicate if they:

- Need help updating their income to get into a lower cost or \$0 plan
- Are voluntarily leaving coverage and want coverage terminated;
- Are unable to pay now but will repay coverage under an extended repayment plan; or
- They can request a ConnectorCare hardship waiver

If a member wants to participate in this Premium Deferral program, he or she must go to www.MAhealthconnector.org/deferral-program (link will be live on 4/3) and opt into the program by Friday, April 17. Members will need their account information and other details to complete the short webform for the deferral program. Note: This program is limited to Health Connector members who are in delinquency status only. The Health Connector is not currently providing this option to all members.

Hardship Waivers and Appeals

Health Connector Hardship Waivers

- The Health Connector has an existing premium hardship waiver for ConnectorCare members. In order to receive a waiver or reduction of premiums, members must meet one or more of the outlined criteria in order to be granted a waiver. To review the policy and the criteria go to: <https://www.mahealthconnector.org/wp-content/uploads/NG-17-Waiver-or-Reduction-of-Premium.pdf>

Health Connector Appeals

- The fastest way to file an appeal with the Health Connector during this time is through the website. Members can log into their account and file an on-line appeal. Members should first make sure their application is up to date before filing an appeal.
- At this time the appeals team is retrieving mail from the post office, but if the post office closes, they will not be able have access to mailed appeal requests.
- If you are working with a consumer who needs to file an appeal and does not have access to their online account, please direct them to the Health Connector's customer service team and they will be able to assist them in completing the appeals form.



MassHealth COVID-19 Response

MassHealth COVID-19 Response: MEC Update

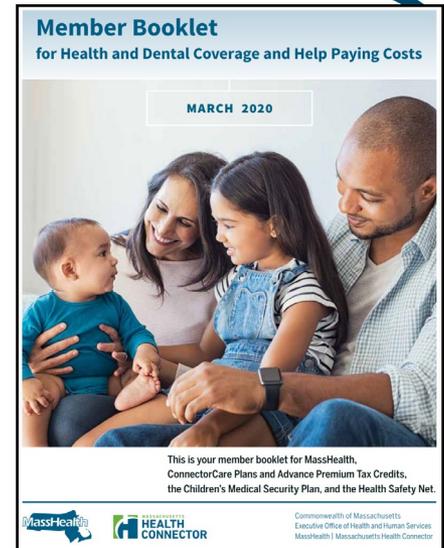
- In response to COVID-19, and to support the health and safety of our members and staff, all MassHealth Enrollment Centers (MECs) will be closed for walk-in visitors until the Emergency is declared over.

ACA- 3 Applications

- Online: ww.mahealthconnector.org
- Mail: Send completed [ACA- 3 application](#)

Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780

- Fax: 1-857-323-8300
- Phone: 1-800-841-2900
(TTY: 1-800-497-4648) Monday-Friday 8:00 am - 5:00 pm
- Enrollment Assisters



MassHealth COVID-19 Response

SACA – 2 Application

- Applicants/members with Urgent Medical Needs due to COVID-19, should notate that on the application.

Fillable PDF at <https://www.mass.gov/doc/application-for-health-coverage-for-seniors-and-people-needing-long-term-care-services-0/download>

- Mail: Send completed [SACA- 2 application](#)
Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780
- Fax: 1-857-323-8300
- Enrollment Assisters



MassHealth COVID-19 Response

(Cont.)

- MassHealth will preserve coverage for all individuals who had MassHealth, Health Safety Net (HSN), or Children's Medical Security Plan (CMSP), on March 18, 2020 and for all individuals approved for coverage during the COVID-19 national emergency, and through the end of the month in which the national emergency period ends.
- Coverage will only end if:
 - An individual voluntarily withdraws their coverage,
 - If they are no longer a Massachusetts resident, or
 - If they are deceased.

MassHealth COVID-19 Response (Cont.)

- **Members will not lose coverage or have a decrease in benefits for any other reason.**
- For individuals who have received notices that their coverage is ending after March 18, 2020, no change in coverage will occur.
 - These individuals do not have to send in any paperwork to keep their coverage, we will take steps to ensure their coverage does not terminate.

MAHealthconnector.org Online System

The www.MAhealthconnector.org online system will retain a member in the benefit they were receiving on or after March 18th, 2020.

2020 Eligibility Results



IMPORTANT MESSAGE

This screen may not reflect the coverage protections in effect for all individuals who have **MassHealth, Health Safety Net and Children's Medical Security Plan coverage** as of March 18, 2020 and for all individuals approved for coverage during the COVID-19 outbreak national emergency and for one month after the emergency period ends. Coverage will only end if an individual requests termination of eligibility or if they are no longer resident of the state.

[Back to Eligibility Applications](#)

[Show Medicaid Household Detail](#)

[Show Medicaid Notice](#)

When you see an **i**, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Important The eligibility results listed below are based on information we currently have on file. Our records show we did not receive requested proofs on time for you or a member of your household. It is important that you send us the proof listed below in order to determine if you or members of your household can qualify for benefits through MassHealth or the Health Connector. You may not be able to get or keep your coverage unless you send us the requested proof.

MAHealthconnector.org Online System (cont.)

- The system will update nightly to retain a member in their previous coverage type, if the member reported a change and the change resulted in a decrease in benefit or termination of benefits.
 - Members should go back to their online account, to review their benefit in the Eligibility Summary page.
 - MassHealth members that will be protected through this process will not receive an eligibility notice.

MassHealth COVID-19 Response: Self- Attestation

- MassHealth will accept self-attestation during the COVID-19 outbreak national emergency, and through the end of the month in which such national emergency period ends, for verification of:

▪ Residency	▪ Disability
▪ Income	▪ Assets
▪ Pregnancy	▪ Breast and cervical cancer diagnosis and/or treatment
▪ HIV status	▪ Relationship
▪ Access to health insurance	

MassHealth COVID-19 Response: Self- Attestation (Cont.)

- MassHealth **CANNOT** accept self-attestation during the COVID-19 outbreak national emergency, and through the end of the month in which such national emergency period ends, for verification of:
 - Citizenship/immigration status

Frequently Asked Questions

1- How can MassHealth members verify their MassHealth coverage?

A- MassHealth members can quickly and easily confirm MassHealth coverage by using the MassHealth self-service option by calling 1-800-841-2900 (TTY: 1-800-497-4648) and follow the option to the information, pressing option 1 and press 1. The self-service option is available 24/7 in English and Spanish.

- MassHealth members can use the MassHealth self-service system to...
 - Verify their MassHealth coverage or health plan coverage
 - Request an application
 - Confirm transportation benefits (PT-1 form)
 - Get premium billing information

Frequently Asked Questions

2- I recently loss my job, how can I apply for health coverage or update my information?

A- We encourage MassHealth and Health Connector members/consumers to report any change of circumstance, including reduction in income as soon as possible. Members can update their information using the MAhealthconnector.org online account, you can review the steps for how to update your online account [here](#).

- They may be newly eligible for MassHealth or eligible for a different benefit level.
- To quickly apply or check on your eligibility for MassHealth, applicants can go online to MAhealthconnector.org to create an account and complete an application. To learn about the online application system and how to create an account go to <https://betterhealthconnector.com/start>.

Frequently Asked Questions

3 - Will people who report changes that will increase their benefits have the changes processed during the emergency moratorium?

A- For **MassHealth**, we will process changes for members found eligible for increase in benefits.

- For the **Health Connector**, as described on Slide 10, the Health Connector has an “accelerated “ change process for April and May coverage.

Frequently Asked Questions

4- I need to verify my income, how can I submit verifications?

A- Members can submit documents by uploading verification documents via the member's online account.

There will be a new tab at the top of the page called "My Documents" where individuals and assisters can upload documents for RFIs and submit other required forms directly to MassHealth and the Health Connector.

(see the next slide for screenshots)

Frequently Asked Questions

Language: English ▾ [Learn More](#) | [Get Assistance](#) | [Accessibility](#) | [Contact](#)

MASSACHUSETTS HEALTH CONNECTOR My Cart: 0 [Sign Out](#)

Account Overview | My Profile | My Eligibility | My Appeals | My Enrollments | My Assisters | **My Documents**

Manage Documents

[Upload Documents](#)

Fitter By: Document Description | Uploaded By | Uploaded On | Status

23 Documents Found Show: 10 ▾ [Documents Required](#)

Document Description	Uploaded By	Uploaded On	Status
Proof of SSN		07/27/2018 02:45AM EDT	Uploaded ⋮
Proof of SSN		07/23/2018 04:45AM EDT	Uploaded ⋮

Frequently Asked Questions

5- How can we submit an application for a patient (signed by the CAC) if the patient does not have an email address and/or access to email?

A- Please review the guidance Assistors received on how to support MassHealth members during the COVID-19 national emergency. The document is located in the Assister Learning Management System (LMS).



MassHealth & Health Connector

MassHealth and Health Connector Request for Information (RFI)

Individuals may still receive Request for Information (RFI) notices when they apply, renew their application or report a change. During the COVID-19 national emergency, MassHealth and the Health Connector will not terminate or decrease an individual's coverage based on their failure to respond to an RFI. Individuals are still encouraged to submit their proofs to MassHealth or the Health Connector as soon as they can.

Documents can be submitted (business as usual) through the following channels:

- Document Upload, through the Individual (or Assister Portal) - recommended
- Fax documents to Health Insurance Processing Center
- Mail Documents to Health Insurance Processing Center

***Please note** in person drop off of any document is suspended at this time. In person drop of will resume when MassHealth Enrollment Centers and Health Connector walk-in locations are able to re-open to the public.



Tools and Resources

MassHealth and COVID-19: Resource for Applicants and Members

COVID-19 and MassHealth

- Find resources and information related to the coronavirus for MassHealth applicants, members, and providers.
 - [MassHealth: COVID-19 – Applicants and Members](#)
 - Content: Information for members on:
 - Coverage for testing and treatment for all coverage types and health plans
 - Coverage for telehealth services
 - Information about pharmacy
 - Frequently Asked Questions
 - And more.

COVID-19 Updates and Information

Everything you need to know about COVID-19 in Massachusetts.

<https://www.mass.gov/info-details/covid-19-updates-and-information>

- Content:
 - Daily updates
 - What you should do
 - About COVID-19
 - Regulations & guidance
 - Get help
 - Help out
 - Affected government services

Materials related to Coronavirus Disease 2019 (COVID-19)

- COVID-19 Printable Fact Sheets

- Learn more about:

- Prevention
- About COVID-19
- At-Home Quarantine or Self-Monitoring
- What to do if you are sick
- Coping with stress and fear
- Visual Communication Tool

What you need to know about coronavirus disease 2019 (COVID-19)

What is coronavirus disease 2019 (COVID-19)?
Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

Can people in the U.S. get COVID-19?
Yes. COVID-19 is spreading from person to person in parts of the United States. Risk of infection with COVID-19 is higher for people who are close contacts of someone known to have COVID-19, for example healthcare workers, or household members. Other people at higher risk for infection are those who live in or have recently been in an area with ongoing spread of COVID-19. Learn more about places with ongoing spread at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html#geographic>.

Have there been cases of COVID-19 in the U.S.?
Yes. The first case of COVID-19 in the United States was reported on January 21, 2020. The current count of cases of COVID-19 in the United States is available on CDC's webpage at <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>.

How does COVID-19 spread?
The virus that causes COVID-19 probably emerged from an animal source, but is now spreading from person to person. The virus is thought to spread mainly between people who are in close contact with one another (within about 6 feet) through respiratory droplets produced when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads. Learn what is known about the spread of newly emerged coronaviruses at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html>.

What are the symptoms of COVID-19?
Patients with COVID-19 have had mild to severe respiratory illness with symptoms of

- fever
- cough
- shortness of breath

What are severe complications from this virus?
Some patients have pneumonia in both lungs, multi-organ failure and in some cases death.

How can I help protect myself?
People can help protect themselves from respiratory illness with everyday preventive actions.

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

If you are sick, to keep from spreading respiratory illness to others, you should

- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.

What should I do if I recently traveled from an area with ongoing spread of COVID-19?
If you have traveled from an affected area, there may be restrictions on your movements for up to 2 weeks. If you develop symptoms during that period (fever, cough, trouble breathing), seek medical advice. Call the office of your health care provider before you go, and tell them about your travel and your symptoms. They will give you instructions on how to get care without exposing other people to your illness. While sick, avoid contact with people, don't go out and delay any travel to reduce the possibility of spreading illness to others.

Is there a vaccine?
There is currently no vaccine to protect against COVID-19. The best way to prevent infection is to take everyday preventive actions, like avoiding close contact with people who are sick and washing your hands often.

Is there a treatment?
There is no specific antiviral treatment for COVID-19. People with COVID-19 can seek medical care to help relieve symptoms.

[cdc.gov/COVID19](https://www.cdc.gov/COVID19)

Buoy.com/mass

- Massachusetts has launched a new resource that residents can use to assess symptoms and find the right care.
- Buoy's online tool is not to be used in place of emergency medical care. If this is an emergency, call 911 or visit the nearest emergency room.
- Massachusetts residents can visit www.Buoy.com/mass to get advice from an online health assistant safely at home, for free.
- Buoy will connect you with the appropriate health care resource based on your symptoms and risk factors for COVID-19.

Additional Tools and Resources

- [MassHealth Provider Resource: Telephone and Internet Connectivity for Telehealth](#)
 - The information is intended to be a resource to help providers guide members who have questions about engaging in services through telehealth. Both federal and state guidance support increased free and low-cost telephone and internet services during the COVID-19 crisis.

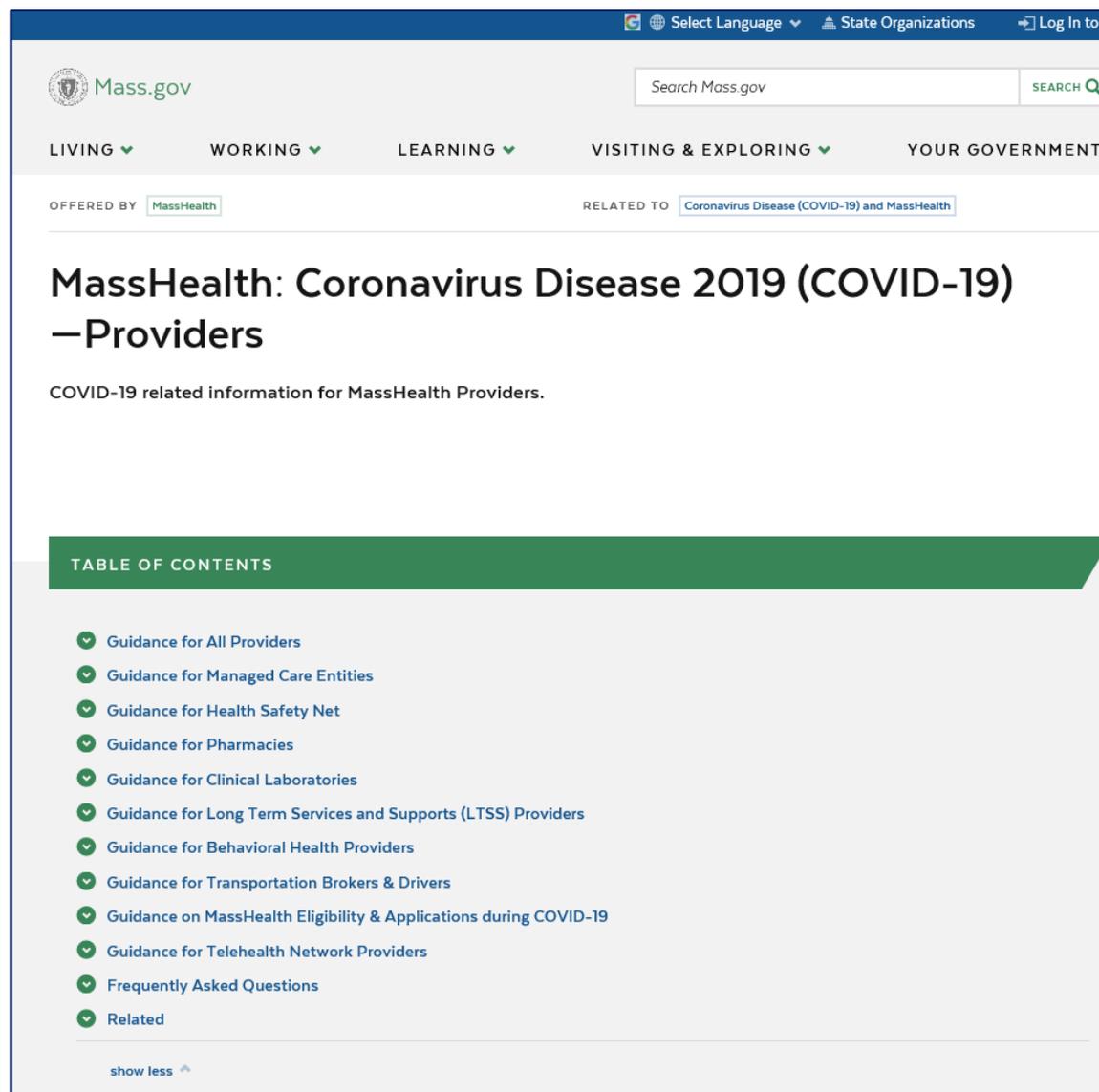
MassHealth COVID-19 Provider Page

COVID-19 Provider Page

Providers should visit the dedicated COVID-19 provider page for the latest COVID-19 related information.

The webpage includes links to:

- Guidance for All Providers (released publications such as Provider Bulletins and the approved Massachusetts' 1135 waiver)
- Guidance for specific provider types and
- [Frequently Asked Questions](#)



The screenshot shows the MassHealth website interface. At the top, there is a navigation bar with 'Select Language', 'State Organizations', and 'Log In to...'. Below this is the 'Mass.gov' logo and a search bar. The main navigation menu includes 'LIVING', 'WORKING', 'LEARNING', 'VISITING & EXPLORING', and 'YOUR GOVERNMENT'. The page content is categorized by 'OFFERED BY MassHealth' and 'RELATED TO Coronavirus Disease (COVID-19) and MassHealth'. The main heading is 'MassHealth: Coronavirus Disease 2019 (COVID-19) – Providers'. Below the heading, it states 'COVID-19 related information for MassHealth Providers.' A green 'TABLE OF CONTENTS' section lists various guidance topics, each with a dropdown arrow icon. At the bottom of the list, there is a 'show less' link.

Mass.gov

Select Language State Organizations Log In to...

Search Mass.gov SEARCH

LIVING WORKING LEARNING VISITING & EXPLORING YOUR GOVERNMENT

OFFERED BY MassHealth RELATED TO Coronavirus Disease (COVID-19) and MassHealth

MassHealth: Coronavirus Disease 2019 (COVID-19) – Providers

COVID-19 related information for MassHealth Providers.

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- ▼ Guidance for Pharmacies
- ▼ Guidance for Clinical Laboratories
- ▼ Guidance for Long Term Services and Supports (LTSS) Providers
- ▼ Guidance for Behavioral Health Providers
- ▼ Guidance for Transportation Brokers & Drivers
- ▼ Guidance on MassHealth Eligibility & Applications during COVID-19
- ▼ Guidance for Telehealth Network Providers
- ▼ Frequently Asked Questions
- ▼ Related

show less



Provider Inquiries

For any questions and concerns, providers should send their inquiry to MassHealth Customer via email at providersupport@mahealth.net

Sign up to receive email notification when new MassHealth provider bulletins and transmittal letters are published. When you click on the sign-up link, a blank email should appear.

- **Note:** If your settings prevent this, you may also copy and paste **join-masshealth-provider-pubs@listserv.state.ma.us** into your email address line. Just send the blank email as it's addressed. No text in the body or subject line is needed.

LTSS Providers Please Contact: MassHealth LTSS Provider Service Center *Email:* support@MassHealthltss.com
toll-free at **1-844-368-5184**, 8 am to 6 pm ET, Monday to Friday.





Questions?