

MTF April 2020 Meeting Health Connector Updates Presentation Transcription

Introduction

Presenters: Niki Conte and Sarah Buonopane from the Health Connector.

PowerPoint for this presentation can be found on the MTF website www.masshealthmtf.org. Click: Meeting Information tab at the top, then Meeting Presentations, then April 2020 Meeting Materials, and the second presentation on the left-hand side is the Health Connector presentation.

Slide 2: Agenda

Health Connector COVID-19 Response:

- Operations Update
- Requests for Information
- Special Enrollment Period for COVID-19
- Helping those newly unemployed and uninsured
- Reminder to report income changes and new flexibility
- Hardship Waivers and Appeals

Health Connector Customer Service Experience Transition

Slide 4: Health Connector COVID-19 Operations Update

We've made some operational changes to support public health during this time, however our Health Connector call center has been able to maintain regular business hours, so wait times might be a little bit longer than usual. Also, we wanted to remind everybody that the Health Connector walk-in centers are closed and once we feel that they're able to reopen in a safe way, we will certainly let all of you know.

In terms of submitting documents, the receipt and processing of Health Connector-owned documents, such as identity proofing and request for information, are still being handled within two business days from date of receipt.

Slide 5: Health Connector COVID-19 Operations Update (*cont'd*)

Just a reminder that people still have multiple ways to get documents to us. They can still use mail, fax, as well as document upload.

Right now, we're at the 29th of the month, so anyone who has needed to make a payment for May 1st, we want to remind and encourage members to use online payment. If they need to submit documents, they could use document upload whenever they need to get anything to us right away.

In terms of payments, those can still be sent via mail or submitted online but note that we've missed the 23rd deadline for May 1st coverage. If you are working with anyone during this time and they need more instruction on how to make a payment, or they're looking for our mailing address, we provided you the link here which is <https://www.mahealthconnector.org/how-to-pay>.

In terms of submitting documents, I've mentioned document upload a few times, but just a reminder that individuals can do that on their own or you as an Assister can help through the Assister Portal. They can also fax documents to the Health Insurance Processing Center or mail documents to the Health Insurance Processing Center. If you are looking for all of those phone numbers, addresses, etc, just want to remind all Assistors that in the Learning Management System, there is a job aid under Resources, under Assister Job Aids & Resources, called "*Where to Send Documents*". That is available and you can definitely look at that to make sure you're sending items to the correct place.

Slide 6: Requests for Information

Individuals may still receive a Request for Information (RFI) when they apply, they renew their application, or report a change. However, during the COVID-19 emergency, both MassHealth and the Health Connector are not going to terminate or decrease someone's coverage based on their failure to respond to an RFI. However, we're still encouraging people to get their proof into MassHealth or to the Health Connector as soon as they can because once this emergency is lifted, those consumers will be responsible for submitting that information to us. We will be looking for that information so if you're working with someone who can submit those documents now, please do that.

Slide 7: COVID-19 Special Enrollment Period (SEP)

I want to talk a little bit about the COVID-19 Special Enrollment Period. We had initially announced the Special Enrollment Period to help anybody who was uninsured get access to health insurance coverage. The first deadline was April 25th, we're very happy to report that we've extended this to May 25th. This is available so that anyone who needs coverage at this time can apply and get into coverage. In addition to the Health Connector's Special Enrollment Period, I want to also share the Division of Insurance has extended a similar SEP off-Exchange, or outside of the State's marketplace. That might be helpful for any individual who may not be eligible to shop through the Health Connector's website, and that would allow someone to go directly to a carrier. On the right side of slide 7, you see a chart that shows some enrollment deadlines. As you can see for coverage starting May 1, we would have needed enrollment by April 23rd; June 1, the enrollment deadline is May 23rd; and then people can shop for July 1 coverage and that enrollment deadline will be May 25th.

Slide 8: COVID-19 SEP (cont'd)

A few more reminders about the special enrollment process. Applications can be submitted online or over the phone. Some people you're working with will get an automatic SEP, so for example those who are newly eligible for ConnectorCare. If you are helping someone and you don't see an automatic SEP when you get to the end of the application and they're not able to shop for a plan and enroll into coverage right away, we're encouraging members to contact Health Connector customer service to request that special enrollment period and indicate that it's due to COVID-19. I also want to acknowledge that this enrollment is available for anyone who is determined newly eligible or for those people that have been previously determined eligible for any Health Connector plans, but for whatever reason didn't take advantage of their enrollment opportunity. This enrollment window is open through May 25th, unless the person has a different qualifying event that opens another enrollment window for 60 days.

Slide 9: Helping Consumers Who are Newly Unemployed

I just want to provide a little bit of additional information about helping consumers who are newly unemployed. As you understand and know, there are many individuals who are unemployed as a result of the COVID-19 emergency. We want to take the opportunity to remind all of you that the Health Connector plans are providing an alternative option to a COBRA plan that individuals might have available. Many people who apply through the Health Connector can receive a lower monthly premium through tax credits and some even receive a zero-dollar monthly payment. When you're working with someone who's recently lost their health insurance through

a job, they have to apply within 60 days of losing that coverage to be eligible to get Health Connector coverage as the alternative plan. Our SEP has been extended to May 25th, but individuals do have 60 days to act after they lose our coverage. Right now, they are protected within the SEP but if they come back after May 25th and they're still within 60 days of losing their coverage through a job, they can still come in and shop and enroll through the Health Connector because the loss of the employer sponsored coverage is a qualifying life event and that opens up special enrollment period for someone. The sooner they apply, the sooner their new health insurance can start, although we have missed the May start date.

Slide 10: Resources for the Newly Unemployed

We are doing outreach and education to those who need help understanding their coverage options for deciding between COBRA and Health Connector coverage. We have resources available on our website, including FAQ about this in multiple languages. If you refer to your slide, we have the links here, and you can click on those and look through them with some images below off the site. These are great resources if somebody is asking you for more information, or has questions, you can talk to them but also refresh your memory, or point them to this tool that they can read through on their own to decide what might be best for them or their family.

Slide 11: Reporting Income Changes

We want to remind everyone who is experiencing any change in their income or job situation to report those changes to the Health Connector to ensure that they are in the most affordable coverage available to them. Some key messages that we have been promoting include that members making any less money than usual or expected might be able to qualify for lower cost health insurance or a lower cost plan. The way in which to do this would be to enter the member's income as it is right now and then adjust their expected yearly income to what they think they may make over the year. We understand that's difficult right now as there are a lot of unknowns, but help them to project the best they can, and they can come back as many times as possible to update that.

Members should also just keep in mind or think about how many changes might impact their continuity of care. For example, if somebody moves from an unsubsidized or APCT-only plan into ConnectorCare, or from ConnectorCare to MassHealth, that might impact the providers that are available to them based on the plan or ACO that they might select. Those are some things to think about, those changes and how they want to proceed and what they might want to choose.

Slide 12: Reporting Income Changes (cont'd)

We do have some additional flexibility that we've been able to put into place for members to report changes through the last day of a month in order to have those changes be effective for them the first day of the following month. Originally, the flexibility was put in place for April 1 coverage and we've extended it to May coverage. So far, it has just been extended for May 1 coverage and not beyond that point. This is really only in place for today and tomorrow, unless we communicate otherwise, but still helpful to know just in case you have someone today or tomorrow in this situation. So, if somebody is in a ConnectorCare plan 3B and they come in and report a lower income today, that would make them eligible for a \$0 ConnectorCare plan Type 1. They could make that change today the 29th and have it be effective May 1st. Whereas previously, the change would have had to be in by the 23rd of the month in order for it to be effective. We basically have given a little bit of a grace period from the 23rd to the end of the month for people to make changes that could lower their premium for the following month.

There are some restrictions to this that were only for those currently enrolled Health Connector members whose eligibility is going to move them into a lower cost plan type. If they're not already enrolled, then they can't make a change today that would be effective May 1st. If they made a change or applied on the 20th and they have different circumstances today, unfortunately we would have to go with what they provided to us earlier in the month. They have to be already enrolled for at least a month or longer. Also want to note, that the flexibility is not available for somebody moving from an unsubsidized QHP into a ConnectorCare plan with a different carrier. If you're moving into a different carrier plan for example, if you have Harvard Pilgrim, who doesn't participate in the ConnectorCare program, and then they would need to move into a ConnectorCare plan for the following month because their current plan is not an option for them, they'd be unable to take advantage of that.

Slide 13: Reporting Income Changes (cont'd)

Slide 13 is broken down into more scenarios. You can see an unsubsidized member moving to APTC would be able to do this after the 23rd to be effective May 1. A ConnectorCare member moving into a lower plan type would be able to do this effective for May 1. Someone who is not yet a member who has not effectuated, or paid, for their first month premium is not able to do this, so they would not see any change now until the first of June. And then, somebody who's getting APTC-only and reports an income decrease that moves them into ConnectorCare, but needs to select a different carrier, what is potential for them is an additional Advanced Premium Tax Credit, or APTC, so that would help to lower the premium for them but again that change in carrier would not happen until June 1 at this point.

Slide 14: Reporting Income Changes (cont'd)

This is just another example of what we have talked through. For example, you have a member enrolled in a bronze plan, they report a change that makes them eligible for ConnectorCare, but they would need to select a different carrier, they would get a new amount of a more generous or higher APTC applied to their bronze plan for May, but would have to wait to have that ConnectorCare plan in place until June 1st. So, there's definitely a benefit if you have somebody in this situation, they would have a lower premium for the month but not the full benefits of ConnectorCare until June.

Slide 15: New Types of Income

We wanted to acknowledge that as you're helping people right now you may be fielding some questions about new types of the income that have been available since the federal government's been responding to COVID-19. Some things you might be seeing or hearing about is the unemployment extension for up to 39 weeks of benefits, you may be hearing about the \$600 unemployment bump that people are getting, and lastly the one-time recovery rebate or stimulus payment that people may have already gotten. When fielding questions or helping somebody in the application, we just wanted to go through what should be included in current income and then what needs to be included in the projected annual income. We just wanted to confirm that regular unemployment should be reported, as long as it's received. Then, when you're thinking about the projected annual income, just make your best prediction about the person's yearly income taking into consideration of course how long they might expect to receive unemployment. Moving to the \$600 unemployment bump, don't include this amount in the current income in the unemployment benefits, but do add the \$600 per week when reporting expected yearly income. So, someone on unemployment from early April through July 31, could end up earning an additional ten thousand dollars from this bump, so we just want to be mindful of that. Then in terms of that one-time recovery rebate, or stimulus payment, you don't need to include that in either the current or the projected annual income.

Slide 16: New Types of Income (cont'd)

I just want to talk about how MassHealth and the Health Connector count this a little bit differently in order to make a program determination. You'll notice here that we have some tips for you. Individuals should enter their current income as it is right now without the \$600 in additional unemployment income, and then they can adjust their expected early income based on what they think they'll make over the course of the year. When entering the yearly income, you really want to think about how much someone has earned so far, add any unemployment, include the extra \$600, and include what they think they might be earned if and when they return to work later this year. So, when talking to people who have been doing this for the last week or so, we just want to be careful to only add those \$600 per week for those weeks that the consumer thinks they'll be collecting unemployment. There is a limit to how long somebody can collect unemployment, so just keep in mind when you're calculating someone's projected income for the whole year, they may not be seeing that \$600 for the remainder of this year.

As Sarah mentioned, we keep recommending that people come in and report changes. They can come in more than once, so if something does change please just keep helping them update their current income information so it's as accurate as possible. Another thing to keep in mind for those people who get advanced premium tax credits they can always adjust the amount they take by using the slider on the eligibility page. So, these are just some ways that members who are determined eligible for ConnectorCare or Health Connector plans with APTC's can reduce unexpected financial responsibilities when they go and file and reconcile their advance premium tax credits the following tax year.

Slide 17: New Types of Income (cont'd)

I just want to point out we have a sample image of a statement from Division of Unemployment Assistance. So, if you look here, in the bottom middle section you can see a column that says "Addition" and you're able to see the \$600 that they're receiving as part of federal pandemic unemployment compensation.

Slide 18: Hardship Waivers and Appeals

I do want to mention that we have an existing Premium Hardship Waiver process for ConnectorCare members. If someone is in a difficult situation right now and they'd like to apply for a hardship waiver, we'd recommend a couple of things. One, review the policy, and the link is included here, just to see if any of the criteria apply to them.

They can do one of many things, they can contact Health Connector customer service to request a hardship waiver form; there will also be information the Health Connector team has worked to create an online web page where someone can download this hardship waiver form and it's available in English and Spanish. Once they get that form and complete it, all they need to do is either fax it back over to us, mail it to us, and they also have the option to use document upload to submit that to us so that can be reviewed and processed.

I wanted to just give you a little update on our appeals program, so if anybody does in fact need to file an appeal, they can still do so during this time through the website, the online application. They can log into their account and they can file their appeal there.

Before doing that, we've heard anecdotally from our Appeals Department that they've seen a number of cases where all someone needed to do was just make updates to their application and the appeal wasn't necessary. So, just want to mention that to all of you who might be advising members it's always best at this point to start with reporting any changes in the application and see first where they land.

Right now, our appeals team is still retrieving mail from the post office, but again just want to be mindful of that if something changes in the future which would not give them access to the mailed appeal requests. If you are working with someone who needs to file an appeal and doesn't have access to their online account, you can direct them to the Health Connector's customer service team, and they'll be able to help them in completing that form.

Slide 20: Scenarios

Scenario 1: We are looking at a scenario where there is an uninsured individual who might contact you about enrolling into coverage right now. Apparently, the person completed an application during open enrollment but forgot to select a plan and pay the premium and they have been without health insurance. They want to know what to do now and we want to just provide you with some reminders about how to advise them.

Slide 21:

Response 1: We want to reinforce that you can tell the person that they can still enroll into coverage until May 25th through the Health Connector Special Enrollment Period due to COVID-19. Since the person has an existing application, you can advise them to update any information that might have changed since they last applied. If the ability to shop for a plan is not immediately available to them in their application, you could advise them to call the Health Connector's customer service to request access to enroll based on COVID-19.

Slide 22:

Scenario 2: A ConnectorCare member contacted you this afternoon, and lets you know they're now unemployed after being laid off from their restaurant position. Although they're continuing to do some food deliveries so they have some income, they can no longer afford their monthly premium.

Slide 23:

Response 2: We're recommending that the individual report the change to their income immediately, either on their own or through you as you are a Certified Assister. This change might move them into a different ConnectorCare plan with a lower premium, or potentially into MassHealth. Although it's after the 23rd, the individual can still qualify for a lower premium for the month of May. Again, because they're already an enrolled ConnectorCare member to take advantage of that to move for May 1st. Just want to note, if they've already paid that higher premium, they'll receive a premium credit for a future month. So, if they paid for May and it was more than they would need to because they moved into a lower plan type, they'd get a credit.

Moving plan types is an SEP that gives 60 days to choose a new plan if they want to do so, however that would not happen for May 1st.

Then, just advise them about potential network changes if they're going to move into a different plan or they become eligible for MassHealth.

Slide 25: Customer Experience Transition

We are providing some background about the fact that the Health Connector is preparing to transition to new customer service vendors for some of our operations support that includes:

- A new Member portal, including our billing and notice viewing
- Our Call center and Walk-in centers
- Our mail Center that process a certain Health Connector documents

Just some additional background for everyone, the Health Connector uses third-party vendors and we have contracts with those vendors. Those contracts were set to expire in June of 2020, this year, and so for a long time the Health Connector has been preparing for this. We opened a competitive procurement process for these functional operational areas, and we have awarded some new vendors, so we are transitioning from our current call center vendors and other vendors in these functions, to new ones. Because we're moving to new vendors, we do expect, and the goals are, to maintain operational stability in all of our key areas. And also, to improve our customer experience to better meet our members expectation when they're working with us.

In terms of the timeline, the transition for our Member Portal and our Call Center and Walk-in centers is planned for early July 2020, and our mailroom transition is going to take place on May 18th of 2020. So, in just a couple of weeks we'll be transitioning that mail room.

Slide 26: Customer Experience Transition (cont'd)

In terms of what you can expect and what we would expect members to notice, they're going to really experience most of the changes within the member portal. That's because that member portal is going to look completely different. We have a new vendor Softheon and with them we have developed a new website user interface. It is a completely new looking website than the current member portal. There will be some member self-serving options for certain requests like refunds and reinstatements, that don't exist today. Those would have to be phone calls today, and in the future, the member can request them on their own through the portal. There's going to be additional recurring payment options to help give members more options for how they would like their payments to be drawn, which will help prevent some issues that we have heard about where members sign up for automatic or recurring payments, lose their subsidies and then have big bills drawn out. There will be additional options for them to choose from to help avoid that. And then we're also going to be rolling out a new member invoice or a bill. The Health Connector is going to keep the MTF and Assister audiences updated of these changes as important cutover dates as they approach.

Slide 27: Mail Room Transition

The new mail room transition is happening May 18th. We just want to note our new mailing address and we put it here on the slide. It is a PO Box in Taunton. You'll notice it's very close to the MassHealth mailing address, but it is a different PO Box with a different "mail to" line at the top, which is the Health Connector Processing Center. They're very close together because we're working with MassHealth to assist us in processing our documents, but do want to note that they are different addresses.

The verification that you would send to the new mailing address would include all new paper applications for unsubsidized or no financial assistance requested, paying for any health or dental coverage through the Health Connector, any qualifying event verifications for Special Enrollment periods, for Closed Enrollment for Health Connector plans, and any identity proofing verifications would also be sent there.

Slide 28: Mail Room Transition (cont'd)

We want to really emphasize not to use the mailing address prior to May 18th. If you have something to mail on May 17th, mail it to the current address which is the 133 Portland Street in Boston. Only start mailing to this new address on May 18th. If mail is received at Portland Street after May 18th it will be routed appropriately for processing without delay.

We have new resources that will be available for MTF and Assister audiences. There's going to be a new fax coversheet. So, we will send that around and make it available. And the Learning Management System is going to have an updated job aid about Where to Send Documents, along with the new fax cover sheet.

Slide 29: Customer Experience Transition (*cont'd*)

Going back to the member portal. Here is just an example of what this new member portal is going to look like for members who are logged in. So, if you use the member portal today or have logged in, you'll notice it does look very different. There's an account overview, there's some different looking dashboards, and menu display options. I just want to note this is still under development and could potentially change, but we just wanted to give you a sense of what it will look like for members and for you using the Assister portal to help them.