

MTF July 2020 Meeting MassHealth Updates Presentation Transcription

Introduction

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Subject matter experts: MassHealth, and DentaQuest representatives

(Title slide) Slide 1: MassHealth Updates - Massachusetts Health Care Training Forum July 2020

Thank you everyone for joining us for today's MTF webinar meeting. During the presentation, I'm going to walk you through information that is related to MassHealth members and applicants.

Slide 2: Agenda

The first set of information is MassHealth's response to COVID-19 update. That will include retroactive eligibility (up to 90 days). Changes to the Hospital Determined Presumptive Eligibility extension during the COVID-19 national emergency and updates to the MassHealth Student Health Insurance Program Premium Assistance or SHIP PA.

Our next update is related to our application, the ACA-3 and the SACA-2. You may have noticed that the application has been revised since July 1st. It is available on the MassHealth website.

Then following that, I'll go over some information about cost-sharing policies. Cost sharing is being rolled out in two phases. The first phase was rolled out on July 1st. If you were not able to join the Understanding MassHealth Cost Sharing Update presentation, you will hear more details about what phase one includes.

Next, I'll go over updates for the Medicare Savings Program, also known as the MassHealth Buy-In Program. Followed by information about renewals, MassHealth renewal, our over or turning 65 members.

Then we'll review the IRS Economic Impact Payments for Non-filers. This information, we ask that you share with members and the clients you are working with, that are in the IRS's non-filer group, as they have additional time to receive their Economic Impact Payment, if they have not already received one.

Next, we'll go over the REaL Initiative, which stands for Race, Ethnicity, and Language. MassHealth is dedicated to move toward greater equity in the delivery of health care for our members and across the state's health care system. In order to do this, MassHealth continues to be dedicated to improving data collection of applicants and member's demographic data.

Before we finish, you will hear about MassHealth applicants and member's ability to complete the ARD1 and PSI forms over the phone with our MassHealth customer service. Finally, I have a couple of resources for you and for you to share with our members. As a result of COVID-19, one in three people in Massachusetts faces food insecurity. Many for the first time, so several programs can help them, and their family get the food they need to stay healthy. At the end of this presentation, you will have information and links to the handout, so that you can share with our members as to how to access those resources.

(Title slide) Slide 3: MASSHEALTH'S RESPONSE TO COVID-19 UPDATES

Slide 4: MassHealth's Response to COVID-19 Operations Update

A quick announcement, on Friday the 24th, as a result of the continued COVID-19 pandemic, effective July 25th, the Secretary of Health and Human Services, Alex Azar, extended the national public health emergency to October 4th, 2020. This slide is a quick reminder that all the MECs, or MassHealth Enrollment Centers, are closed to walk-in visitors still until the COVID-19 emergency is declared over and MassHealth's customer service center continues to maintain regular business hours, though wait times may be longer than usual at times.

Slide 5: MassHealth's Response to COVID-19 Updates

This slide is really a reminder as well, that in response to the current COVID-19 public health national emergency, MassHealth implemented a number of temporary changes in eligibility-related policies and processes to support the public health efforts to expedite access to necessary health care and maintain health care coverage for both new MassHealth applicants and existing members.

MassHealth will maintain coverage for all individuals who had MassHealth coverage, CMSP that's the Children's Medical Security Plan or HSN as of March 18th, 2020 and for the individuals newly approved during the COVID-19 public health national emergency and through the end of the month in which such national emergency periods ends. Members will not lose coverage or have a decrease in benefits during this time period. Coverage will only end if the member requested termination of eligibility, or they have moved out of state, or they are deceased.

Slide 6: MassHealth's Response to COVID-19 Updates (cont.)

Members that received a notice letting them know that their coverage was ending on or after March 18th, no change in coverage occurred. Members don't have to send any paperwork. However, if they are able to, we strongly encourage members to submit any outstanding verification that have been requested or have submitted a self-attestation for that eligibility factor.

The last bullet is the MassHealth flexibility for COVID-19. This is a fact sheet summarizing the number of temporary changes in eligibility related policies and processes put in place to support the public health effort. Really a huge list of all of the temporary changes that we've put into place since the pandemic.

Slide 7: MassHealth's Response to COVID-19 Updates (cont.)

In April, individuals under the age of 65, who applied on or after March 1st can request that their coverage be retroactive up to 90 days. Individuals may request that their eligibility start date begin as early as the first day of the third calendar month before the month of the application, but no earlier than March 1st. Note that retroactive coverage does not apply to members' MassHealth ACO or MCO health plans. You cannot request retroactive coverage for health plans.

Slide 8: HPE Extensions During COVID-19 Update

During the COVID-19 national emergency period, MassHealth implemented the HPE application for applicants 65 and older living in the community and seeking community MassHealth benefits.

Individuals living in the community, and if they are eligible for MassHealth Standard can apply for HPE. However, they do have the following requirements for those applications: the countable income amount is equal to or less than 100% FPL. And countable assets for an individual is at or equal to \$2,000, for a married couple living together it is at \$3,000 or less. Those are the countable assets.

Slide 9: Changes to HPE During COVID-19: Change to Coverage Duration

For the next slides, since we met there have been changes to HPE during COVID-19 related to coverage duration. The first change is that individuals approved for HPE on or after March 18th, and before June 30th, must submit a full MassHealth application by July 31st to avoid a lapse in coverage.

MassHealth will be notifying these members of those changes. For instance, an HPE eligible applicant whose coverage began May 15th of 2020 will lose coverage if they don't submit a full MassHealth application by July 31st. If they submit a full application by the 31st, their HPE coverage will continue until MassHealth makes an eligibility determination.

Slide 10: Changes to HPE During COVID-19: Change to Coverage Duration (cont.)

For individuals approved for HPE on or after June 30th, their HPE benefit will end under the standard HPE rules. That rule is that their HPE coverage starts on the day that the qualified hospital makes the presumptive determination and ends on the last day of the month following the month that HPE was approved. If a full application has not been submitted by that day, or if a full application has been submitted by that date, then the HPE coverage ends on the date a determination is made based on the full application.

The second change to the coverage duration is that an individual may have up to two HPE periods within a 12-month period.

Slide 11: SHIP PA Program Update

Here it provides information about the MassHealth SHIP PA program. The Massachusetts Student Health Insurance Plan Premium Assistance, or SHIP PA, are for members who are full-time students at participating Massachusetts colleges, and who had access to a cost-effective student health insurance plan. It was designed for a full-time student and if the student was determined eligible for the program, they would have been enrolled in the SHIP PA during their school's annual insurance waiver process. However, to avoid all of those students from experiencing untenable premium increases, MassHealth will be ending the SHIP PA program at the end of the 2019-2020 academic year.

As we are in the midst of the COVID-19 public health national emergency, to ensure students on the program don't lose affordable coverage during the national emergency, MassHealth will maintain their coverage through the course of their SHIP plan period until the end of the month in which the national emergency ends. There's more information on the SHIP PA program. Specifically, a transition FAQ at the top of the website. If you are working with college students and they have questions related to their SHIP PA Program and how they should transition during this period, you can access that FAQ off of the SHIP PA Program's website.

(Title slide) Slide 12: ACA-3 & SACA-2 APPLICATION UPDATES: JULY 1, 2020

Slide 13: ACA-3 Application Revisions: July 1, 2020

The Massachusetts application for health and dental coverage and help paying costs, or most commonly known as the ACA-3, was recently revised on July 1st. It is available for download or print from the MassHealth website.

Provided here are high-level information of the changes that were made.

- There's new language that was added explaining how race and ethnicity data will be used. You will be hearing more about this in a bit.
- The incarceration question was moved from other sections to Step 1, Person 1.
- Language was updated in the other income and alimony section to reflect current tax laws.
- On the second page of the instructions section, you will notice a new web URL. The website points folks to resources and information related to COVID-19 for MassHealth applicants and members.

If members have not had a chance to review that information, they can type in that URL and find the information on our website.

The next change is the addition of a new Step 5. That will capture information about HRAs or the Health Reimbursement Agreement, which impacts Qualified Health Plan (QHP), and Advanced Premium Tax Creditor (ATPC) eligibility. Lastly, we aligned languages for Supplement A to the online application.

Slide 14: How to Apply: ACA-3

How can people apply for coverage if they are under the age of 65, or if they are care-taker relatives of children younger than 19? They can go to our online application, which is really the fastest way to apply for coverage, and that is at mahealthconnector.org. That's the fastest way to complete and application and get a determination.

People can also call MassHealth customer service and complete information over the phone or seek information from an Enrollment Assister to help with applications or understand their notices. Individuals should call first before seeking out Enrollment Assisters and making appointments as many Assisters are working remotely. The last bullet there is the link to the member booklet and the ACA-3 paper application.

Slide 15: SACA-2 Application Revisions: July 1, 2020

I'm not going to go over in detail the SACA-2 revision, as those revisions are identical to the ACA-3. I just wanted to quickly note that this application also had updates providing additional language explaining how MassHealth will use race and ethnicity information. And, the new Section 7 that captures the HRA information.

Slide 16: How to Apply: SACA-2

The next slide is how individuals can apply if they are over the age of 65 and seeking long-term care. They should complete a paper application; mail it to MassHealth or fax it to MassHealth; they can seek assistance from Enrollment Assisters, though again, call ahead and make an appointment as many are working remotely and they can support questions and assist over the phone. The last bullet on that slide is the link to the Senior Guide to Health Care Coverage, which is the senior member booklet, and the fillable PDF application, that is the SACA-2 that is printable.

Slide 17: Supplies and Use of Earlier Versions

As far as supplies and when to recycle the older version of both the ACA-3 and the SACA-2, as I mentioned, both ACA-3 and SACA-2 are available for you to order. If you still have current supplies, you can use it up until August 1st. You have another couple of days to use the paper applications that you have access to. Please do recycle the March 2020 version once the supplies of the July 2020 version arrive.

Although, the March 2020 version will be accepted until the first of August. Please do not distribute those to the public. We want to make sure that applicants and members have the latest July version of the member booklet and application.

Slide 18: To Request Supplies

How do you request a supply? Here is information for individuals that have been with us, nothing has changed as far as how to order our materials. You can call MassHealth or fax in a request or e-mail your request with the e-mail address provided here. However, remember that when you are ordering materials, please include the name of the form being ordered, how much you recall requesting, the name of the person or organization that the materials will be shipped to, and a direct phone number. Just in case our customer service has any questions.

(Title slide) Slide 19: COST SHARING POLICY UPDATES

Slide 20: Cost Sharing Policy Updates

MassHealth is updating the cost sharing policy in order to come into compliance with the rules of the ACA. Cost sharing is the amount that eligible members pay when they get certain health care services. For MassHealth cost sharing includes premiums and copays. As I mentioned, we are implementing cost sharing in two phases. The first phase is known as partial implementation and it went into effect the first of this month. Phase 2, which is called full implementation, that will be rolled out 1/1/2021.

On this slide is a summary of each phase of the implementation, as well as, a comparison as to what cost sharing was before July 1st. Let's walk through the different columns. How are copays capped? Before Phase 1, the annual cap was at \$250 per calendar year for drugs and \$36 for non-behavioral health acute inpatient hospital stays.

Moving to the second column, which is Phase 1, members still have an annual copay cap of \$250 for drugs dispensed by pharmacies. What is new here is that all new members at or below 50% FPL and referred eligible will have their copays eliminated. What is also changed here is the elimination of acute inpatient hospital copays. This is a permanent elimination of copays for inpatient hospitals.

Moving on to the last column, which is Phase 2, will be rolled out January 1st. MassHealth will start tracking copays on a monthly basis for drugs dispensed by pharmacies. MassHealth members will be assigned a copay cap, which will not exceed 2% of the family income.

Slide 21: How Will Cost Sharing be Rolled Out?

Here, you have a detailed look at the each of the phase of implementation. For phase 1, basically, we are eliminating copays for members with income at or below 50% of FPL and those who are referred eligible, which are those members who are categorically eligible for MassHealth because they are receiving other public service assistance, like SSI benefits or TAFDC cash assistance. And, copays will be eliminated for all members accessing FDA approved medications for detox and maintenance treatment for substance use disorder, preventive services rated Grade A & B by the USPSTF and vaccines recommended by ACIP, will be eliminated for all members.

Slide 22: How Will Cost Sharing be Rolled Out? (cont.)

Here is phase 2. This is full implementation, so really a policy overview. MassHealth will change from an annual copay structure to a monthly structure and members will be assigned a copay cap which will not exceed 2% of the family income. What's also new here is, members will receive a notice every time there is a change to their copay cap amount and/or when they've met their cap for the month.

Slide 23: What is Changing July 1, 2020?

What is changing and what will stay the same for Phase 1 implementation, we are just going to look at what is staying the same. What is not changing, are all current copay exclusions, so copays will not be assessed and enrolled in One Care, SCO, or PACE. There's no change to how providers submit claims, and for non-exempt members they still have an annual pharmacy copay cap of \$250 which will remain in place until full implementation.

Slide 24: Who is Not Subject to Cost Sharing?

The next two slides are lists of members excluded from copays. Here we are adding to the list to exclude those members with income at or below 50% FPL, and those referred eligible to a really long list of current members

executed from copays. They include members under the age of 21, nothing is changing, pregnant woman, or those in post-partum period, they don't have a copay.

Slide 25: Who is Not Subject to Cost Sharing? (cont.)

You will see a continued list of those members excluded from copays.

Slide 26: Who is Not Subject to Cost Sharing? (cont.)

Here are the services that are currently excluded from copays. They will remain excluded. We are including the new exclusions to this list as you are noticing here with the new in bold. Those services that have been on this list, will remain excluded like emergency services.

Slide 27: What Are the Services Excluded from Copays?

This is a summary of the drug categories that are in the exclusion list, an appendix listing for drugs and vaccines excluded from copay is available at the end of the MassHealth Cost-Sharing Policy Updates presentation. As I mentioned, that presentation is available on the MTF website. It is under the Learning Series tab. If you have not had a chance to review that or would like to see this full list of populations and services excluded from copays starting July 1st, it is available in that deck. Just a quick note, that the excluded drugs and vaccines list is subject to change. Members with questions related to the drugs and vaccines excluded from copays, should reach out to their health plan either their ACO plan, MCO plan, or MassHealth for the latest information.

Slide 28: How Will Members Be Notified?

We mailed members notices letting them know of changes ahead of time. This notice explains to these members that they are not excluded from copays. If members ask you about this notice, I want to point out the top of the first page of that notice and it says that this letter is not a bill from MassHealth - this is informational only and their benefits didn't change.

Slide 29: How Will Members Be Notified?

Here is a new insert that we've placed into members' notices. Those members newly eligible for MassHealth will also get this insert letting them know of the cost sharing policies.

(Title slide) Slide 30: MEDICARE SAVINGS PROGRAM (MSP) UPDATES

Slide 31: Medicare Savings Program (MSP)

The next update is for Medicare Savings Program, or the MSP Program. They are federally funded programs administered by each individual state. These programs are for people with limited income and resources and help them pay for some or all their Medicare premiums, deductibles, copays, copayments and co-insurance.

In Massachusetts, this program is the MassHealth Buy-In Program. Massachusetts offers three different coverage types. They are: MassHealth Senior Buy-In, or Qualified Medicare Beneficiaries (QMB); the Specified Low-Income Medicare Beneficiary (SLMB); and the MassHealth Qualifying Individuals, or the QI Program.

On January 1st, the first phase of the MSP expansion was rolled out, which increased the income and assets and resource limits for these programs. You've heard that this expansion has a two-part expansion. Today, I'm just really going over the first phase, as phase two does not have a roll-out date yet.

Slide 32: Medicare Savings Program (MSP): Income and Asset Limits

Looking at QMB before, the income limit was below or equal to 100% of the federal poverty level. With the expansion, it increased the income limits to below or equal to 130% of FPL. This translates for an individual at or below \$1,383 per month, with an asset of \$15,720. For a married couple living together, that's an income level of at or below \$1,868 per month or an asset/resource limit at or below \$23,600.

Slide 33: Medicare Savings Program (MSP): Income and Asset Limits (cont.)

Moving to the Buy-In Specified Low-Income Medicaid Beneficiary. Before, the income limit was below or equal to 135%. When expanded, the new income is now below or equal to 165% of FPL. For an individual, that is an income at or below \$1,755 per month or \$2,371 per month for a married couple living together. For asset and resource limit, it is at or below \$15,720 for an individual and \$23,600 for a married couple living together, which is the same asset and resource limit as QMB.

Slide 34: Medicare Savings Program (MSP) Update

As we were rolling out these expansion, it was discovered that some members who should have been approved for QMB were not due to a systems error in calculating eligibility. This has been corrected. Members who should have been approved for QMB received notices and were upgraded as follows. If the members were receiving SLMB or QI before January 1st, they will be upgraded to QMB with a retroactive start date of January 1st, 2020. Members who became eligible for QMB but were receiving SLMB or QI on or after January 1, 2020, they will be upgraded to QMB with a retroactive start date based on the eligibility start date of their original MassHealth Buy-In Program.

(Title slide) Slide 35: MASSHEALTH RENEWAL

Slide 36: MassHealth Renewal for Individuals Turning 65

MassHealth will be renewing members that are turning 65. For those members, who are the head of households, they will be sent a SACA-2 form and they will have 45 days to respond. Households will be able to respond by mail or fax. If the household responds, eligibility will be based on the application data, and if needed, it will generate a request for information. If the household fails to respond, MassHealth will maintain the member's current coverage during the COVID-19 public health emergency and through the end of the month in which such national emergency period ends.

Nothing is changing for them if they were not able to respond to this request. These individuals will not lose coverage or have a decrease in their benefits during this time. However, we do encourage members to respond to these mailings. This is really in order to keep their eligibility determinations up to date.

Slide 37: MassHealth Renewal for Individuals Turning 65 (cont.)

Those transitioning towards the over 65 population, it is really important that we ensure that Buy-In benefits can be given if eligible criteria is met and it prevents age-specific claims issues. We encourage those members that will be receiving the SACA-2 and turning 65 or are turning 65 to respond to this mailing.

(Title slide) Slide 38: IRS ECONOMIC IMPACT PAYMENTS FOR NON-FILERS

Slide 39: Who is Eligible for the Economic Impact Payment?

As I mentioned earlier, here is really information specific to our members. We encourage to you share this information with them if they have not accessed their Economic Impact Payment. This gives you those that were eligible for the program and how much they would have received. This is the payment that was authorized by the federal government under the CARES Act.

Usually for those married couples qualifying, they received \$2,400 for the payment and others normally would get \$1,200. For those with qualifying children under the age of 17, they can get up to an additional \$500 for each child.

Who is eligible for payments? U.S. citizens, permanent residents, and qualifying resident aliens who have a valid Social Security number. They could not be claimed as a dependent of another taxpayer and have an adjusted gross payment under certain limits.

Slide 40: IRS Economic Impact Payments for Non-Filers

For those who are not required to file a tax return, they may be eligible for the Economic Impact Payment, if they have not already received that payment, they can still easily register to receive that payment by using the free Non-Filer tool that is available off the IRS website and you will have the link to that information once you receive this presentation. A quick reminder that they need to register for payment by October 15th. If they register by the 15th, they will receive payments by the end of the year. But the deadline is October 15th.

Who should use the Non-Filers, as part of the Economic Impact Payment? There are those that don't necessarily file a federal return, they didn't file one for 2019, and their income is less than \$12,200, or they are married filing jointly and together their income is less than \$24,400, or they are individuals with no income.

Slide 41: IRS Economic Impact Payments for Non-Filers: Non-Filers Tool

This tool is designed for those individuals with incomes typically below \$24,400 for a married couple and \$12,200 for an individual. People can qualify even if they don't have earned income or working, or those who are homeless. For those that have already filed a 2018 or 2019 return, they should not use the Non-Filer tool. This tool is not for them. If you want more information about the IRS Economic Impact Payment, it is here there's an easy link at the last bullet to the IRS's website.

(Title slide) Slide 42: RACE, ETHNICITY AND LANGUAGE (REaL) INITIATIVE UPDATE

Slide 43: Race, Ethnicity and Language (REaL) Initiative

Moving on to the REaL Initiative. As the Commonwealth's Medicaid program and source of coverage for over one quarter of the Commonwealth's population, MassHealth is dedicated to move toward greater equity in the delivery of health care for our members, and across the state's health care system. In order to do that MassHealth continues to be dedicated to improving data collection of applicants and members, demographic data. MassHealth formed a workgroup that's focused on improving data collection of demographic data to help MassHealth monitor and evaluate the delivery of our services, improve access to MassHealth coverage/services across the Commonwealth and tailor services to meet members' needs.

For our ACA and SACA applications, updates were made related to adding new language explaining how MassHealth was going to use race and ethnicity data.

Slide 44: Race, Ethnicity and Language (REaL) Initiative (cont.)

On this slide, you will see this is the question where race and ethnicity fall in the application. And the new information here is that "MassHealth is committed to providing equitable care to all members regardless of race, ethnicity, or language spoken. Please complete this questionnaire to meet your language and cultural needs. Your response is voluntary, confidential, and will not impact your eligibility or be used for any discriminatory purpose". So, this question is optional for applicants and members to complete.

(Title slide) Slide 45: AUTHORIZED REPRESENTATIVE DESIGNEE (ARD I) AND PERMISSION TO SHARE INFORMATION (PSI) UPDATE

Slide 46: MassHealth Now Accepts ARD I and PSI Form Completion Verbally

Moving onto the ARD-1, that is the Authorized Representative Designee, and PSI, which is the Permission to Share Information. Here is an update effective June 29th MassHealth applicants and or members may complete the ARD1 and PSI forms verbally on the recorded phone line with MassHealth Customer Service.

It's important that the applicant or member who has completed one of these ARD1 or PSI forms, we need them on a 3-way call consisting of the member, the Assister or designee, and with MassHealth Customer Service at the time of the request. The ability to provide a verbal ARD1 will continue beyond the COVID-19 national emergency period, however for a PSI, we will reassess that process when the COVID-19 national emergency period ends.

Slide 47: MassHealth Now Accepts ARD I and PSI Form Completion Verbally (cont.)

For those requesting ARDII or III designations, that process will not change. Verbal requests are not permissible at this time and they must submit the completed form to MassHealth by mail or fax. The last bullet is a quick link for the ARD form for members or applicants, if they need it.

(Title slide) Slide 48: RESOURCE

Slide 49: MassHealth and COVID-19: Resource for Applicants and Members

For people who have not been able to look at the COVID-19 and MassHealth website, here is a quick link to those resources. We continue to update that information on the website that is related to our applicants, members, and providers. If you are looking for the webpage that is specifically for applicants and members, the quick link is on the second bullet. Information there provides coverage for testing and treatment for all coverage types and health plans; information for telehealth services and about pharmacy; and some frequently asked questions.

Slide 50: Food Assistance Resources for MassHealth Members

As a result of COVID-19, 1 in 3 people in Massachusetts face food insecurity. Several programs can help them, and their family get the food that they need to stay healthy. Provided here are a number of links to handouts to give members that were created for this effort. It was a joint effort between many different programs to gather the resources and lump the information into one handout that is easy to print, download, and is available in English and Spanish. Also, there is an accessible version in English and Spanish, with the last link on this slide.

Slide 51: Food Assistance Resources for MassHealth Members

This last slide references the Staff-facing guide. If you are working with our members or clients and you would like to use this guide, the guide will help you identify patients who need food assistance and connect them to resources in the community. As a reminder, if members or yourselves have any questions related to the resources provided here, please call the Project Bread FoodSource Hotline at the number provided.