



# Health Connector

Response to COVID-19 and Customer Service Updates

April 2020 Virtual Meetings

# 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 Experience Transition



# **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
- Health Connector Walk-in centers are closed
- 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 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
  - For mailing address and other payment instructions, visit:  
<https://www.mahealthconnector.org/how-to-pay>
- 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 off will resume when Health Connector walk-in locations are able to re-open to the public*

# Requests for Information

**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

# 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.

ENROLLMENT DEADLINES	
Coverage Start Date	Enrollment Deadline
May 1	April 23
June 1	May 23
July 1	May 25

# 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 25<sup>th</sup>, unless the individual has a different qualifying event that opens an **enrollment window for 60 days**



# 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.

# Resources For the Newly Unemployed

When doing outreach and education to those needing help understanding their coverage options or those deciding between **COBRA and Health Connector coverage:**

Review the new information that is now available on the Health Connector's website, including FAQs and multilingual resources:

- <https://www.mahealthconnector.org/the-right-plan-right-now>
- <https://www.mahealthconnector.org/help-center/resource-download-center>

## Insurance Options for the Unemployed

**Massachusetts Health Connector**  
Find affordable, high-quality health insurance if you lost coverage through your job



The Health Connector is a state agency and health insurance marketplace that makes coverage available to people who recently lost their insurance from their employer. Most 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**.

All Health Connector plans cover services like doctor visits, emergency care, physical therapy, and prescription drugs.

**Learn more and apply**  
Learn more and sign up today at [www.MAhealthconnector.org](http://www.MAhealthconnector.org). When you fill out an application online, you'll find out right away if you qualify for a health plan from the Health Connector or coverage through MassHealth.

**Steps to enroll or change plans**

1. Apply or update your account.
2. Choose a plan.
3. Pay your first monthly bill (if you have one).

**Deadlines**  
April 23

The Health Connector recently announced an extended enrollment period through May 25, 2020 for uninsured Massachusetts residents due to the COVID-19 outbreak. If you recently lost coverage through your job, you can apply to find affordable, high-quality health insurance.

ENGLISH

ESPAÑOL

PORTUGUES DO BRASIL

中文

# 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 1<sup>st</sup> 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.

# New Types of Income

Federal responses to COVID-19 have included some new kinds of income that you may encounter:

Type of Income	Include in Current Income?	Include in Projected Annual Income?
Unemployment extension to up to 39 weeks of benefits	Yes, regular unemployment should be reported as long as it is received	Yes, make your best prediction about your yearly income accounting for how long you expect to receive unemployment
\$600 unemployment “bump” (Federal Pandemic Unemployment Compensation)	No, do not include this amount in the unemployment benefits you report	Yes! Do add the \$600 per week in when reporting expected yearly income. Someone on unemployment from early April through July 31 will earn about \$10,000 from this bump
One-time “recovery rebate” or “stimulus payment” of \$1200 per adult and \$500 per qualifying child	No, do not include this income	No, do not include this income

## New Types of Income (cont'd)

**MassHealth and the Health Connector count the Federal Pandemic Unemployment Compensation \$600 unemployment “bump” differently in order to make a program determination.**

Tips for entering income:

- Applicants/members should enter their **current income** (as it is right now) without the \$600 in additional UI income, then adjust their expected yearly income based on what they think they'll make over the course of the year
- When entering **yearly income**, consider how much has been earned so far this year, add any unemployment, including the extra \$600 per week, and include what might be earned if and when they return to work later this year
- If the income changes later, update the income information again so it is as correct as possible
- Members who receive APTCs can always adjust the amount they take by using the slide on the Eligibility Page

*These are ways that members who are determined eligible for ConnectorCare or Health Connector plans with APTCs may reduce unexpected financial responsibility when they file and reconcile their advance premium tax credits the following year.*



# New Types of Income (cont'd)

See below a sample unemployment benefit statement that displays the Federal Pandemic Unemployment Compensation \$600 unemployment “bump” in a separate column labeled “Additions”.

Potential Benefits by Program				
Program	Effective Begin Date	Effective End Date	Weekly Benefit Amount	Balance
Regular UI	4/14/2019	4/11/2020	\$210.00	\$5,040.00

## Payment Request Status

Select the Week End Date to view details of the week.

Select Update Earnings to view and update earnings for the week.

Your potential payment may change due to additional activity on your claim.

To view the information about the overpayment, select Manage Debt and Overpayment History

Transaction Details	<a href="#">Benefits Request Date</a>	<a href="#">Week End Date(View Week Details)</a>	<a href="#">Claim Id</a>	<a href="#">Current Program</a>	Request Type	Current Week Status	Reason	Weekly Benefit Amount	Additions	Deductions	Pre Tax Authorized Amount	Withholdings	Overpaid Amount	Payment Amount Issued	<a href="#">Issued Payment Status</a>	Update Earnings
	4/9/2020	<a href="#">4/4/2020</a>	2019-01	Regular UI		Paid		\$210.00	\$600.00	\$0.00	\$810.00	\$0.00	\$0.00	\$0.00	Pending	
	4/9/2020	<a href="#">3/28/2020</a>	2019-01	Regular UI		Paid		\$210.00	\$0.00	\$0.00	\$210.00	\$0.00	\$0.00	\$0.00	Pending	

# 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.



# Scenarios

# Sample Health Connector Member Scenarios

**Below are some scenarios you might encounter. Review them and think about how you might advise the consumer**

- Scenario 1: An uninsured individual contacts you about enrolling into coverage now.
- This person completed an application during Open Enrollment but forgot to select a plan and pay the premium and has been without health insurance.
- They want to know what to do now. How do you advise them?

# Sample Health Connector Member Scenarios

- **Response:** The individual can enroll into coverage until May 25 through the Health Connector's Special Enrollment Period.
- Since the individual has an existing application, you should advise them to update any information that may have changed since they last applied.
- If the ability to shop for a plan is not immediately available to them in their application, advise the individual to call the Health Connector's customer service to request access to enroll.

## Sample Health Connector Member Scenarios

- **Scenario 2:** A ConnectorCare member contacts you on April 25 to let you know that they are now unemployed after being laid off from their restaurant position, although they are continuing to do food deliveries. They tell you that they can no longer afford the monthly premium.

# Sample Health Connector Member Scenarios

- **Response:** The individual should report the change to their income immediately, either on their own or through you if you are a certified assister.
- This change of income may move them into a different ConnectorCare plan type with a lower premium or MassHealth.
- Although it is after the 23rd, the individual can still qualify for a lower premium for the month of May. If the member already paid the higher premium, they will receive a premium credit for a future month.
- Moving plan types is an SEP that allows them 60 days to choose a new plan, if they want to do so. However, that would not happen for May 1.
- Advise them about potential network changes if they are considering a different plan or if they become eligible for MassHealth.



# **Health Connector Customer Experience Transition**



# Customer Experience Transition

**The Health Connector is preparing to transition to new customer support vendors for operations that include:**

- Member Portal, including billing and notice viewing
- Call Center and Walk-In centers
- Mail Center for certain Health Connector documents

**The goals for the transition include:**

- Maintain operational stability in key operational areas
- Improve customer experience to meet members' expectations

**Timeline:**

- The transition for the Member Portal, Call Center and Walk-In Centers is planned for early July 2020
- The mail room transition will take place on May 18, 2020

# Customer Experience Transition (*cont'd*)

**Members and Assisters will see most changes within the Member Portal**

**Member facing changes within the Member Portal include:**

- New website user interface
- Member self-servicing options for certain requests like refunds and reinstatements
- Additional recurring payment options
- New member invoices

**The Health Connector will keep the Assister and MTF audiences updated as important cutover dates approach**

# Mail Room Transition

**The Health Connector is transitioning to a new mailing address on May 18, 2020. The new mailing address is:**

Health Connector Processing Center

PO BOX 4404

Taunton, Ma 02780

**The following verifications should be sent to the new mailing address:**

- All new paper applications for unsubsidized (no assistance with paying) health and dental insurance through the Health Connector
- Qualifying Event verification for Special Enrollment Period/Closed Enrollment for Health Connector plan
- IDP Verifications

# Mail Room Transition

## **The new mailing address should not be used prior to May 18, 2020**

- All Health Connector mail should continue to be sent to the Portland Street address in Boston until the cutover date of May 18
- If mail is received at the Portland Street address after May 18, it will be routed appropriately for processing without delay

## **New Resources will be available to direct certified assisters and other MTF community members**

- A new fax cover sheet will be available with the start of the transition
- Emails with information about the new address and the new fax cover sheet will be sent out
- The Learning Management System will have an updated job aid and the new fax coversheet

# Customer Experience Transition (cont'd)

Pictured below is an image of the Health Connector's new Member Portal.

**\*Note\*** this product is still under development and may change. More information will be shared closer to the go live date.

The screenshot displays the 'Account Overview' page for a member named Sam JON (ID: 300001351934). The page features a left-hand navigation menu with categories: Account Overview, Inbox (Bills, Notices, Tax Forms), Dental Plans (Contact Information, Manage Address, View Benefits, Manage Dependents, Coverage Details, Change Plan, Reinstate Plan), Payments (Make a Payment, AutoPay, Scheduled Payments, Payment History, Payment Methods), Softcopy Requests, and Billing Help Request.

The main content area is titled 'Account Overview' and includes the instruction: 'View your insurance plans, as well as your enrollment and payment status below.' Below this is a 'My Plans' section with a 'Show All Plans' dropdown. Under 'Current Plans', a card for 'Standard High Bronze: Tuf...' is displayed. This card shows a 'Billing Status: Good Standing' and 'Payment Status: Paid Through'. It prominently features the 'TUFTS Health Plan' logo and states 'Current Payment Due \$370.13' with a due date of 'April 23, 2020'. A 'Make a Payment' button is located at the bottom of the card.

On the right side of the page, there are three summary cards: '0 Payment Scheduled' with a 'View' button, '1 Autopay Scheduled' with a 'View' button, and 'Go Paperless' with an 'Enroll' button and the note 'You are currently not enrolled in paperless.'



# Questions