



ACA LEARNING SERIES

Impact on Massachusetts &
Implementation Activities to Date

Massachusetts Health Care Training Forum

October 2013

A collaborative effort between the
Executive Office of Health and Human Services and the Health Connector

Agenda

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- Member Transition Plans
- Employer Sponsored Insurance
- Outreach and Education
- Health Connector: ConnectorCare
- MassHealth: CarePlus
- Student Health Insurance

ACA Streamlines State Health Care Programs

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- Several programs that have been part of the patchwork of state health reform over the years will no longer be necessary because enrollees can transition to the ACA program types (MassHealth Standard, MassHealth CarePlus, QHP with Subsidies, and ConnectorCare plans)
- The plans that will be discontinued are:
 - MassHealth Basic
 - MassHealth Essential
 - Medical Security Program
 - Commonwealth Care
 - Insurance Partnership
- All these populations will be eligible for new programs under the ACA with similar or richer benefits as compared with the benefits they receive today

Coverage Types Under ACA in MA

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□ **MassHealth**

- Standard
- CommonHealth
- CarePlus
- Family Assistance
- Small Business Employee Premium Assistance
- Limited
- CMSP

□ **Health Connector**

- Qualified Health Plan (QHP)
- QHP with Premium Tax Credit (PTC)
- ConnectorCare plans (QHPs which include additional premium and cost sharing subsidies)

□ **Health Safety Net**

Ensuring Seamless Transitions

- To maintain and strengthen coverage gains achieved to date, the Health Connector and MassHealth have partnered to help ensure a seamless and successful transition to new coverage types available through the ACA.
- **Members not required reapply:** For Commonwealth Care members under 133% FPL, MassHealth programs, and people receiving services paid for by the Health Safety Net, eligibility information already in our systems will be used to place people in their new MassHealth benefit plan and send them a notice if they are eligible for new Medicaid programs
- **Members required to reapply:** Current Commonwealth Choice, Commonwealth Care, Insurance Partnership, CMSP, HSN and MSP members who may qualify for QHP
- Members who need to reapply into ACA-compliant coverage can do so during Federal Open Enrollment, **October 1, 2013-March 31, 2014**, for coverage effective dates of January 1, 2014; February 1, 2014; March 1, 2014; April 1, 2014 and May 1, 2014

Open Enrollment and MassHealth

- Most of the changes to MassHealth programs go into effect on January 1, 2014
- Individuals seeking MassHealth coverage should continue to apply through current paper process during October to mid-December 2013 for immediate benefits
- Open Enrollment through HIX-IES is primarily for Health Connector applicants/enrollees
- However, some families have members in both MassHealth and Health Connector programs – these families may need to reapply

Member Transition Plans

MassHealth Member Transitions

- Most MassHealth members' coverage is not changing, including for most MassHealth Standard and CommonHealth members
 - Coverage for most children, parents, disabled individuals, pregnant women, individuals with breast or cervical cancer, and certain HIV-positive individuals will not change
- Coverage will change for the following groups:
 - Most adults 21-64 with incomes at or under 133% FPL will be eligible for MassHealth CarePlus (some with special health care needs will be eligible for Standard)
 - 19-20 year olds with incomes at or under 150% FPL will be eligible for MassHealth Standard, including lawfully present immigrants
- MassHealth and the Health Connector are working closely together to make transitions as smooth as possible



MassHealth Member Transitions (cont'd)

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- MassHealth will use eligibility information already in our systems to place people in their new MassHealth benefit plan and send them a notice about their new coverage
- Most members do not need to reapply – they will be automatically enrolled in their new coverage for January 1
 - Includes MassHealth Basic, Essential, Insurance Partnership, Commonwealth Care, HSN
- Only Medical Security Program members will need to apply to find out if they qualify for MassHealth
- All members whose coverage is changing will have an opportunity to choose a new health plan
 - 14 day period to select a plan
 - Members who do not select will be auto-assigned



Insurance Partnership Transition

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- Insurance Partnership has provided help with insurance premiums for small businesses and their low-income employees
- As of January 1, 2014, Insurance Partnership will be discontinued
- MassHealth will no longer provide subsidies to small employers
- Small employers will have new opportunities to shop for affordable health insurance through the Health Connector and may qualify for federal tax credits
- Employees who have participated in Insurance Partnership may qualify for MassHealth coverage or for Health Connector coverage, depending on their income

Insurance Partnership Transition (cont'd)

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- MassHealth and the Health Connector are working together on outreach to participating small employers
- Insurance Partnership members (employees) who qualify for MassHealth – including for the new Small Business Premium Assistance Program – do not need to reapply
- Members who may qualify for Health Connector coverage, including ConnectorCare plans, must reapply
- Extra outreach efforts with tailored messages have been developed to ensure a smooth transition
 - MassHealth will have a dedicated customer service line for Insurance Partnership members

Children's Medical Security Plan Transition

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- The Children's Medical Security Plan (CMSP) currently provides coverage for children age 18 or younger who are not eligible for any other MassHealth program
 - No income limit, but sliding scale premiums
- CMSP will continue to provide a safety net health insurance option for kids – eligibility will not change
- However, CMSP does not meet the ACA's requirements for comprehensive coverage that parents must obtain for their children or pay a tax penalty
- Children who are citizens or lawfully present immigrants may be eligible for better benefits through the Health Connector and should apply during open enrollment
- Parents of these kids will receive open enrollment packets from the Health Connector encouraging them to apply

Health Safety Net Transition

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- The Health Safety Net (HSN) reimburses hospitals and community health centers for services provided to low-income patients (up to 400% FPL) who are not eligible for other MassHealth or Health Connector programs
- Certain HSN members will be transitioned automatically to new MassHealth benefits if they are eligible
- Other HSN members may be newly eligible to get help paying for insurance through the Health Connector, including those who have access to insurance through their employer that is not affordable to them
- These individuals will receive open enrollment packets from the Health Connector encouraging them to apply
 - If they don't apply, they can continue to receive services through the HSN at least until their annual eligibility review in 2014

Employer Sponsored Insurance

Minimum Value

- What is Minimum Value?
 - The Minimum Value standard (also referred to as “MV”) requires that a plan offered by an employer covers at least 60 percent of allowed costs under that plan
 - Whether a plan meets MV can be found on the Summary of Benefits and Coverage (SBC) for a health plan
 - In Massachusetts, it would be very uncommon for an employer to offer coverage that does not meet this MV standard

Affordability

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- What is affordable?
 - The ACA defines affordable coverage, for the purposes of determining eligibility for tax credits at Marketplaces like the Health Connector, as coverage that requires less than 9.5 percent of an individual's household income for self-only coverage
 - Household income is based on MAGI calculations

MAGI

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- Modified Adjusted Gross Income (MAGI)
 - Adjusted Gross Income can be found on your tax return:
 - U.S. Form 1040, line 37
 - U.S. Form 1040A, line 21
 - U.S. Form 1040EZ, line 4
- MAGI consists of an individual's Adjusted Gross Income, plus:
 - Tax-exempt Social Security
 - Interest
 - Foreign earned income
- Individuals will be able to “build” their MAGI by entering in their projected annual income and deductions into a MAGI calculator in the online application

Calculating

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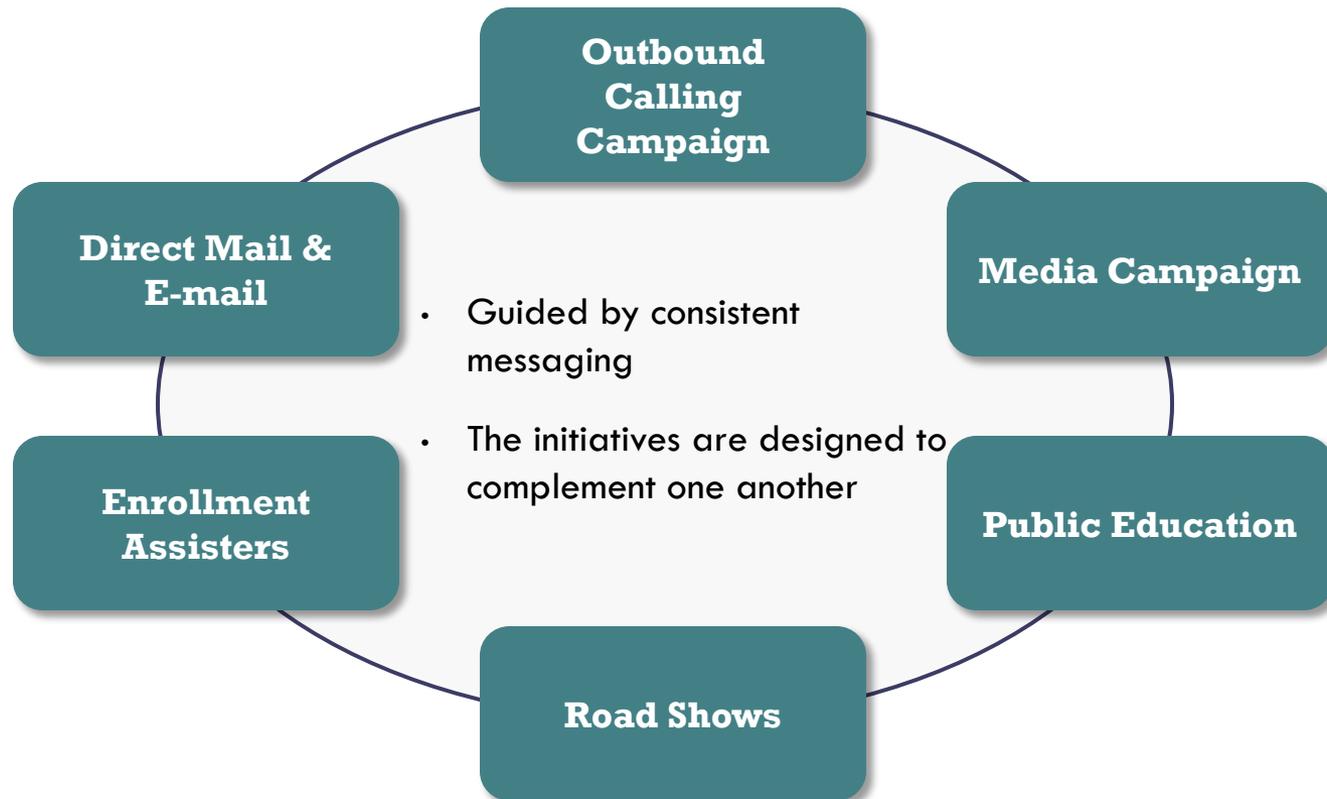
Sample Incomes and Affordability

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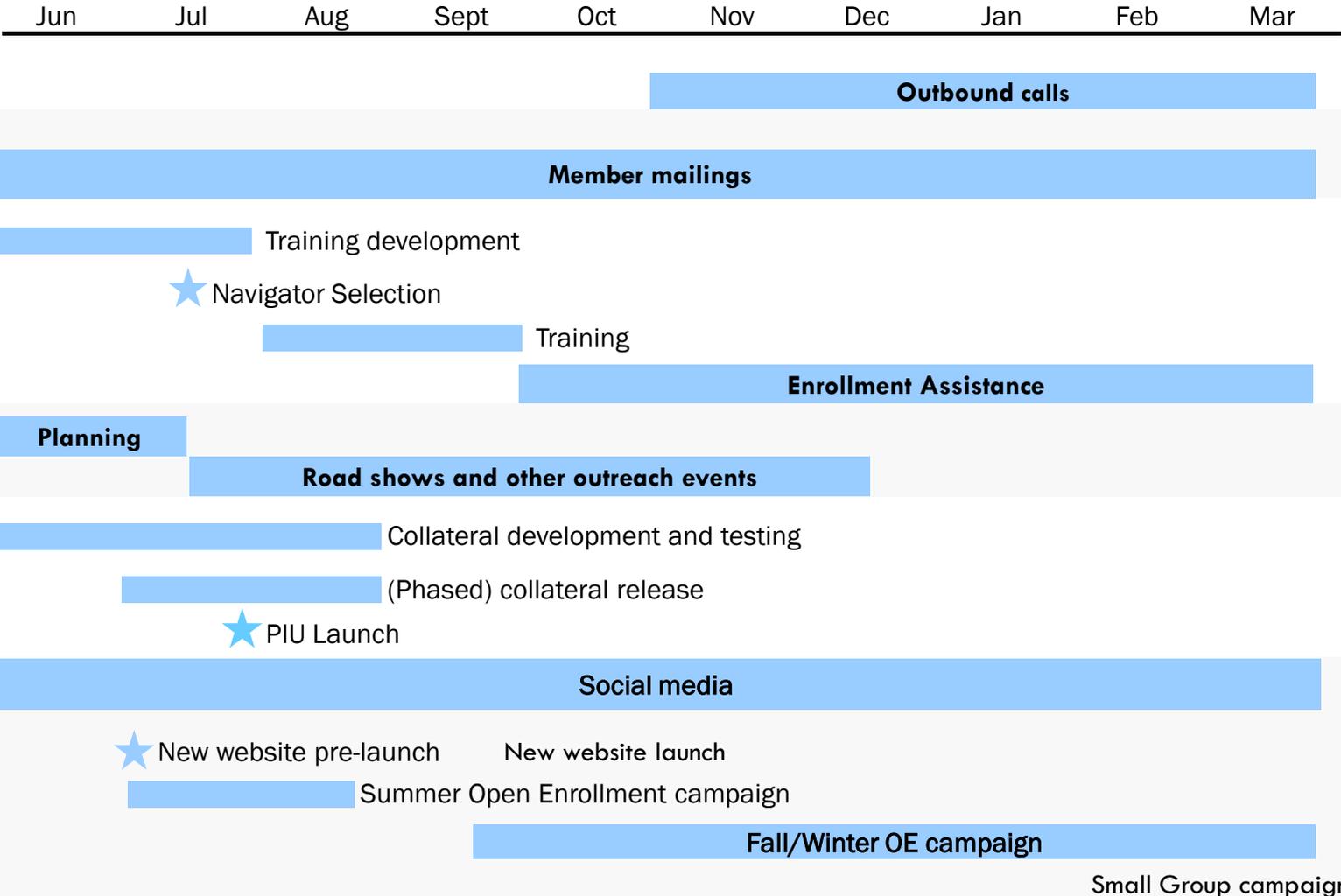
Sample Annual Income	9.5% of Income	Affordable Monthly Contribution
\$25,000	\$2,375	\$197.92
\$40,000	\$3,800	\$316.67
\$45,000	\$4,275	\$356.25
\$50,000	\$4,750	\$395.83
\$55,000	\$5,225	\$435.42
\$65,000	\$6,175	\$514.58
\$75,000	\$7,125	\$593.75
\$100,000	\$9,500	\$791.67

Consumer Outreach and Public Education

Outreach Initiatives



Outreach & Education Timeline



Outbound Calling & Mail Campaign

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- Our Outbound Calling and mailing/e-mailing campaigns are the core components of our member transition effort
 - The Outbound Calling Campaign is ready to launch; scripts have been recorded by population and Dell is staffing up to begin calls in mid-October
 - We have begun sending rebranding announcement postcards to future QHP members introducing them to our new look and feel
 - We have completed a ConnectorCare open enrollment packet ready for shipping at the beginning of non-group Open Enrollment; packets for non-subsidized members will be mailed throughout Open Enrollment, depending on the member's coverage end date
 - We have collected over 40,000 email addresses for our members to date, which will allow us to keep in constant contact with updates about the need to transition



Direct Mail

Open Enrollment Packet



Dear Mary Smith,

Important: You must re-apply for health insurance

Beginning on October 1, a new open enrollment period starts. This open enrollment is different because Commonwealth Care is ending. You must re-apply for health insurance in order to keep coverage through 2014. Apply as soon as possible to avoid any gaps in your coverage. Remember to include your whole household in your application.

- For health insurance coverage that starts January 1, 2014, you must re-apply, enroll in a plan, and pay your first premium bill (if you have one) by December 23, 2013.

Applying online is easy with the new Health Connector website

When you visit MAhealthconnector.org in October, you'll find new health plans and new ways to help you pay for health insurance. You'll also be able to purchase dental insurance.

The improved Health Connector website has all the information you need to choose a plan, including information about benefits, co-pays, and search tools for hospitals, doctors, and other providers in each plan's network.

You can also apply by filling out a paper application, or over the phone. For more information, call 1-877 MA ENROLL.

Choose a ConnectorCare plan for high quality and good value

Learn about new ways to save money on insurance costs, such as ConnectorCare plans. ConnectorCare plans offer high quality and good value, with lower monthly premiums and out-of-pocket costs. If you qualify for a ConnectorCare plan, you can choose one from those that are available in your area when you re-apply.

What's in this packet

Read this packet to find out more about what to expect during Open Enrollment. The FAQ (Frequently Asked Questions) page may answer many of the questions you have. In addition, you will find in it a useful guide to setting up your online account.

Sincerely,
Massachusetts Health Connector

Questions? Visit MAhealthconnector.org or call **1-877 MA ENROLL** (1-877-623-6765) or TTY 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m. From October 1 to March 31, call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturday, 9:00 a.m. to 3:00 p.m.

Apply now at MAhealthconnector.org!



What you need to know about Open Enrollment

National health care reform

How is health care reform going to affect people in Massachusetts?

Some health insurance programs, like Commonwealth Care and Commonwealth Choice, will be ending. Through MAhealthconnector.org, you will be able to find out if you qualify for new low- or no-cost plans from MassHealth and the Health Connector – or new cost-savings programs such as premium tax credits and ConnectorCare plans. You can find out if you qualify for any of these programs by applying online at MAhealthconnector.org during our Open Enrollment period from October 1, 2013, to March 31, 2014.

Enrolling in an insurance plan

Do I have to re-apply for health insurance?

Yes, if you are getting this packet it means you should re-apply for health insurance. If you got this packet because you are currently covered by Commonwealth Care, Medical Security Net, or Insurance Partnership your family has MassHealth, then be sure to re-apply for the whole household. In general, the open enrollment period from October 1 to March 31 is the only time of year you are able to apply and enroll in a plan.

Do I have to change plans? Can I change hospitals and other providers?

Yes, you will have to choose a new plan. You will also have to choose a new hospital or other provider if you can't find one that is similar to the plan you are currently in.

Paying for health insurance in 2014

Will my new plan cost the same?

Each plan's co-pays and benefits may be slightly different. When you shop for a new plan on MAhealthconnector.org, you will see they are grouped in metallic levels to make it easy for you to compare:

- Platinum plans have the highest premiums, but the lowest co-pays and deductibles.
- Gold and Silver plans have lower premiums, but higher co-pays and deductibles.
- Bronze plans have the lowest premiums, but the highest co-pays and deductibles.

Setting up an online account

Follow these steps to set up your online account at MAhealthconnector.org.

- Go to MAhealthconnector.org.
- Click on the Click Here button in the first green box.
- Go to My Account.
- Click on Create account.
- Choose a user name, then choose a password.
 - Make sure you can remember your user name and password. Write them somewhere where you can find them again when you need them.
- Then answer a few security questions so our system can find your user name and password if you can't remember one or the other.



Mary Smith
123 Main Street
Youtown, MA 01234

Remember:
Open Enrollment is from October 1, 2013, to March 31, 2014.
Apply today at MAhealthconnector.org.

Where to get help

If you need help or have questions about this open enrollment period, you can find it here:

- Visit MAhealthconnector.org. Take your time and explore the site. You'll find lots of details here, including information in other languages.
- Call a Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. You can call Monday to Friday, 8:00 a.m. to 6:00 p.m. During our open enrollment period, from October 1 to March 31, you can call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturdays, 9:00 a.m. to 3:00 p.m.
 - Call if you need help starting the application or have questions.
 - Call if you need an application in large print or another accommodation to apply.
 - Call if you need help in another language.
- For in-person help, you can work with a certified Navigator or a Certified Application Counselor. For a list of Navigators and Certified Application Counselors in your area, visit MAhealthconnector.org or call Customer Service. You can call Monday to Friday, 8:00 a.m. to 6:00 p.m.

Read this information in other languages at MAhealthconnector.org.

<p>Lea esta información en otros idiomas en MAhealthconnector.org.</p> <p>Spanish</p>	<p>ភ្នំព្រឹត្យាចន្តៈព័ត៌មានអង្គការសុខភាព របស់រដ្ឋម៉ាសាឈូសេត</p> <p>ស្រុកកម្ពុជា ទៅ MAhealthconnector.org.</p> <p>Cambodian</p>	<p>讀資訊的其他語言版本亦載於 MAhealthconnector.org.</p> <p>Traditional Chinese</p>
<p>该信息的其他语言版本也载于 MAhealthconnector.org.</p> <p>Simplified Chinese</p>	<p>Li enformasyon sa a nan lit lang yo nan MAhealthconnector.org.</p> <p>Haitian Creole</p>	<p>ອ່ານຂໍ້ມູນໃນພາສາອື່ນໆ ຢູ່ MAhealthconnector.org.</p> <p>Lao</p>
<p>Lea esta informação em outros idiomas em MAhealthconnector.org.</p> <p>Portuguese</p>	<p>Ознакомьтесь с этой информацией на других языках на сайте MAhealthconnector.org.</p> <p>Russian</p>	<p>Đọc thông tin này bằng các ngôn ngữ khác tại trang web MAhealthconnector.org.</p> <p>Vietnamese</p>

Save any information you find about your account too.

Make sure you gather before you start your new health plan.

Make sure you gather before you start your new health plan.

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Make sure you gather before you start your new health plan.

Make sure you gather before you start your new health plan.

Make sure you gather before you start your new health plan.

Make sure you gather before you start your new health plan.

Enrollment Assisters

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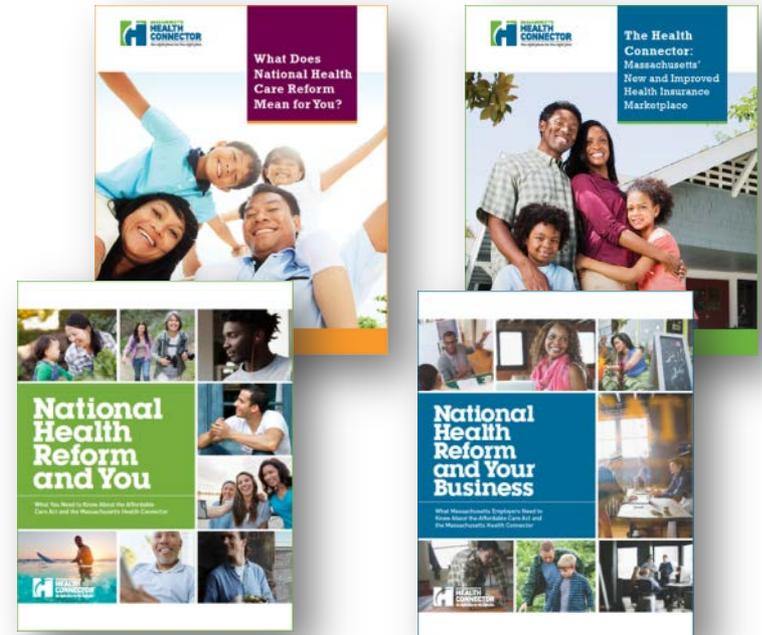
Brokers, Certified Application Counselors, Navigators and others will conduct outreach and education on our behalf as they enroll individuals and small businesses in our programs.

- Brokers have been trained on ACA changes via courses, e-mail, and collateral; will also work closely on Navigator program training to ensure close collaboration between these teams
- Navigators, trained by the Health Connector, will conduct health fairs and other outreach events about the ACA and Health Connector programs, and directly assist applicants with enrollment
- Certified Application Counselors at key hospitals and health centers are being trained on important changes under the ACA and are able to help individuals apply for coverage at point-of-service

Public Education

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- Public Information Unit (PIU)
 - PIU re-launched on September 3rd
 - ~350 calls in the months of July and August and 50-60 e-mails received daily
 - Inquiries largely focused on payment for and status of current coverage and next steps for individuals as a result of the ACA
- “Collateral” materials
 - Brief guides about the ACA, for individuals and small businesses
 - Plan brochures for non-group, small-group, and ConnectorCare plans
 - Lengthier comprehensive guides for individuals and small businesses, providing detail about “everything you need to know” about the ACA



Collateral materials available for download at MAhealthconnector.org

Road Shows



Federal Health Care Reform and Your Company

Preparation and Implementation in Massachusetts

Effective January 1, 2014, National Health Reform (the Affordable Care Act or the ACA) will change the manner in which employers determine their benefits strategy.

New premium tax credits, cost sharing subsidies, Medicaid expansion, health insurance taxes, rating factor changes, affordability standards, employer shared responsibility assessments (*now delayed to 2015*) and a federal individual mandate are changing the health policy landscape for employers. The Massachusetts Health Connector will play a key role in the delivery of individual and small group health insurance products, subsidies and employer-related health reform policy.

Join the Health Connector and Associated Industries of Massachusetts (AIM) for a unique opportunity to hear from and speak with executives from key regulatory agencies on National Health Reform and its implementation in the Commonwealth. In addition, AIM's in-house experts will discuss day-to-day management, timelines, compliance and administrative implications for the employer community.

Program Objectives

- Clear, up-to-date, objective information about National Health Reform and what it will mean for the employer community in Massachusetts – both opportunities and challenges;
- An opportunity for employers to hear from state officials about the implementation of National Health Reform and the ongoing integration of state and national health reform laws;
- A two-way dialogue between employers and state officials from a number of key agencies at the forefront of ACA implementation in Massachusetts; and
- An understanding of what the ACA means on a practical level for employers, and what AIM is doing as an organization on policy and education.

Locations & Times

- Holyoke:** September 9 Delaney House | 1 Country Club Rd
- Taunton:** September 11 Taunton Holiday Inn | 700 Miles Standish Blvd.
- Peabody:** September 13 Holiday Inn | 1 Newbury St
- Worcester:** September 16 UMass Medical School Faculty Conference Room | 55 N. Lake Av
- Pittsfield:** September 17 Berkshire Community College – Boland Theater | 1350 West St
- Dedham:** September 18 Dedham Holiday Inn | 55 Aradne Rd
- Hyannis:** September 20 Cape Codder | 1225 Iyannough Rd

All programs take place from 9:00 to 11:00 am. Check-in is at 8:30 am.

Registration

There is no fee to attend these events, however, registration is required. To register, please click the link above for the session you would like to attend. You may also visit:

www.aimnet.org/theolution

Please contact Carolyn Stowe with related questions: cstowe@aimnet.org.



Supporting Organizations

- Affiliated Chambers of Commerce of Greater Springfield
- Cape Cod Chamber of Commerce
- Greater New Chamber of Commerce
- Greater Boston Chamber of Commerce
- Greater Chicopee Chamber of Commerce
- Massachusetts Association of Health Underwriters
- Massachusetts Business Roundtable
- Massachusetts Food Association
- Massachusetts Nonprofit Network
- Massachusetts Restaurant Association
- Massachusetts Small Business Administration
- Massachusetts Small Business Development Center
- National Federation of Independent Business (NFIB)
- New England Employee Benefits Council (NEEBC)
- North Shore Chamber of Commerce
- Northwest Human Resources Association
- Retailers Association of Massachusetts
- Taunton Area Chamber of Commerce
- Worcester Chamber of Commerce

Supporting Organizations as of 8/20/13

These events are generously supported in part by the Blue Cross Blue Shield of Massachusetts Foundation.



- A series of “town hall” style public events have taken place to engage employers and brokers.
- We have held seven Roadshows to date
- Events worked from the foundation of employer engagement to date
- Targeted employers of all sizes and industry sectors to help promote broad understanding of the ACA and its impact
- Key topics included reconciling MA and ACA reform, employer opportunities and responsibilities, and changes in subsidized coverage

MassHealth Member Transition Outreach

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- MassHealth outreach to members transitioning to new MassHealth coverage will occur in November – December
- About 300,000 members expected to receive mailings
 - Early November advance letter
 - Customized by population to explain specific coverage changes
 - Informational only – alerts for another letter in December
 - Pink design to help members and customer service identify this letter
 - Where to call for help/get more information
 - Mid December eligibility notice
 - Appealable notice informing members of their new coverage
 - New MassHealth member booklet
 - Health plan enrollment guide, as appropriate
- MassHealth members whose coverage is not changing will not receive any special communications

ACA Transition Toolkit

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- An ACA Transition Toolkit will be available for providers, advocates, and community agencies; will include:
 - Current Coverage Type
 - Immigration Status
 - FPL
 - Coverage Type Effective Jan. 1st
 - If required action (reapply)
- Available for download on MassHealth website early October
- We will send out an update through MTF when posted

ACA Training and Education

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- Dedicated MassHealth ACA/HIX [web page](#), FAQ's in development
- ACA Road Shows for providers and community agencies
- Massachusetts Health Care Training Forums (MTF): Quarterly Trainings, Webinars, FAQs
 - Past Conference Calls - Available to review on masshealthMTF.org
Member Transition, Seal of Approval, Employer Sponsored Insurance
 - Upcoming Conference Calls - Nov Dec: Plans, Products, and Enrollment
- Appendix Y - EVS messages available November
- Need Health Insurance Brochure available September
- Updated MassHealth Member Booklet available September
- Current Virtual Gateway users/ Certified Application Counselors
 - ACA Eligibility Policy and Procedures and HIX Training, Sept-Dec.
 - Dedicated Newsletter, Website, Weekly Calls with calls with VG organizations' supervisors/managers

ConnectorCare

ConnectorCare Framework & Summary

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- The ConnectorCare program has been designed to replicate the successful Commonwealth Care program, including its benefits, premiums and cost-sharing, as well as carrier and provider choices
- To do so, the Commonwealth is investing additional state dollars to “wrap” ACA tax credits and subsidies for the population earning up to 300% FPL that is eligible for coverage through the Health Connector
- After careful review of Issuer responses and final premiums, we selected the following Issuers to offer ConnectorCare plans in Massachusetts:
 - Boston Medical Center HealthNet Plan • CeltiCare • Fallon Community Health • Health New England • Neighborhood Health Plan
 - Network Health • Minuteman Health Plan

Proposed ConnectorCare Enrollee Contribution Schedule

Member premiums will also equal or closely mirror those in Commonwealth Care, ensuring that health insurance is just as affordable for members tomorrow as it is today!

Commonwealth Care FY13					
	I	IIA	IIB	IIIA	IIIB
BMCHP	\$0	\$0	\$40	\$78	\$118
NWH	\$0	\$3	\$45	\$85	\$126
CeltiCare	\$0	\$12	\$58	\$105	\$147
NHP	\$0	\$28	\$81	\$138	\$182
Fallon	\$0	\$28	\$81	\$138	\$182

ConnectorCare 2014*					
	I	IIA	IIB	IIIA	IIIB
Lowest	\$0	\$0	\$40	\$78	\$118
2 nd	\$0	\$10	\$56	\$100	\$142
3 rd	\$0	\$16	\$65	\$112	\$155
4 th	\$0	\$20	\$71	\$120	\$164
5 th	\$0	\$26	\$81	\$123	\$178

**All regions, blended average; ordering of Plans differs by region*

- o Consistent with today’s approach, the base enrollee premiums for members selecting the lowest cost ConnectorCare plan in their region equals that in Commonwealth Care for FY13-FY14, and Plan Type I members (exclusively AWSS going forward) will not be charged a premium, regardless of which plan they choose
- o Also, consistent with our approach today, the Health Connector is incorporating a moderate subsidy that applies to all ConnectorCare plans proportionally so that overall enrollee premium spread for each Plan Type will be comparable to FY13-14 Commonwealth Care

ConnectorCare Overall Results

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- Because of the competitive selection process for ConnectorCare plans, we will be able to continue to serve our lower-income members with high-quality, affordable health.
- Member experience will be comparable, with the same robust access to care through a wide and diverse network of providers plans.
- More plan choices will be available – including all plans currently in Commonwealth Care, MassHealth and a new entrant, the federally-certified cooperative, Minuteman.
- And, these premiums, networks and plan choices will be available to a broader population than ever before – including individuals served by other Commonwealth programs, certain higher education students, and individuals with access to unaffordable employer-sponsored insurance.

Coming Soon: We will have ConnectorCare tools at Mahealthconnector.org

MassHealth CarePlus

CarePlus MCOs

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- EOHHS conducted an open procurement for health plans to serve the CarePlus population.
- On September 20, EOHHS selected six managed care organizations for CarePlus:
 - Boston Medical Center HealthNet Plan
 - CeltiCare Health Plan of Massachusetts
 - Fallon Community Health Plan
 - Health New England
 - Neighborhood Health Plan
 - Network Health
- MassHealth will now enter into contract negotiations, and subsequently readiness review, with these plans in preparation for a January 1 start date.

CarePlus Transition

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- Members transitioning to MassHealth CarePlus will be sent enrollment selection packets with opportunity to choose a plan prior to January 1st
- Members who do not choose will be auto-assigned and enrolled
- MassHealth intends to auto-assign members to their current plan if available, with no gap in coverage
- New enrollees and those who have not been enrolled with an MCO available in CarePlus in the last year will be auto-assigned to one of the available plans in their region
- MassHealth is looking into strategies to smooth transition for members in active treatment for serious conditions
 - CarePlus RFR and Model Contract includes continuity requirements

Student Health Insurance

Student Health Insurance

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- Rules around how student health plans and subsidized coverage interact are changing
- Generally, eligibility for a student health plan will not prevent a student from getting MassHealth or premium tax credits unless the student is actively enrolled in the school's plan
 - Student must meet all other eligibility criteria for Marketplace and MassHealth programs

Student Health Insurance, cont.

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- The Health Connector will issue revised student health regulations for public comment this fall
 - Revisions and comment instructions will be available at MAhealthconnector.org
- MassHealth and the Health Connector will issue consumer guides with more details this fall, in conjunction with the regulatory process

THANK YOU!