



ACA Learning Series

Massachusetts Health Care Training Forum

July 2014



Massachusetts ACA Learning Series

The purpose of this ACA Learning Series is to educate staff who currently assist Health Connector, MassHealth and Health Safety Net (HSN) members at Massachusetts hospitals, health centers and community-based organizations

- Introduce key concepts and create awareness
- Deliver important, detailed information that will prepare you for assisting populations you serve
- Provide you with specific information and training to help populations obtain coverage

Agenda

- MassHealth Updates
 - Temporary Coverage Updates
 - Hospital-Determined Presumptive Eligibility (HPE) Update
- Health Connector Updates
 - Commonwealth Care Updates
 - Student Health Insurance
 - Employer Sponsored Insurance
- State Systems Update

Temporary Coverage



- MassHealth and the Health Connector are experiencing some delays in processing applications through our new systems
- Our highest priority is to ensure that everyone seeking insurance coverage has access to coverage without undue delay
- Individuals who are not currently enrolled in any subsidized health program who have applied for subsidized coverage, and whose applications we have not been able to process in a timely manner, will have access to Temporary Coverage until we are able to process their applications and make final eligibility determinations

Temporary Coverage Update



- MassHealth and the Health Connector have been authorized to provide Temporary Coverage **through December 31, 2014** or until we are able to process their applications, whichever is sooner
- Letters were mailed informing individuals of the extension in coverage the week of 6/26
- Reminder:
 - Sample Notice/FAQs are posted on the MassHealth and MTF website

A sample notice document from MassHealth. The document is titled "SAMPLE" in large, light blue, diagonal letters. It contains the following text:

MassHealth Commonwealth of Massachusetts Executive Office of Health and Human Services

MASSACHUSETTS HEALTH CONNECTOR
The right place for the right plan

JOHN SMITH
44 MAIN ST APT 66
BOSTON, MA 02210 0231

You can get this information in large print and Braille. Call 1-800-841-2900 from Monday through Friday, 8:00 a.m. to 5:00 p.m. (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

You will keep your MassHealth temporary health coverage through December 31, 2014, or until your application is processed.

Date: [DATE]

Temporary Member ID Number: 4781

Dear JOHN SMITH,

Your temporary coverage through MassHealth has been extended through December 31, 2014. You do not have to do anything right now to keep your coverage. You can still use the same temporary coverage member ID number when you get medical services.

As you may already know, we have had technical problems with our new website. We have extended your temporary coverage to make sure that you keep your health insurance while we fix these issues.

You will get more information later this year, letting you know what your next steps will need to be. In the meantime, you will have temporary coverage through December 31, 2014, unless we process your application sooner.

We apologize for any trouble you may have had as a result of our technical problems.

Questions?

If you have any questions about your temporary coverage, you can call the MassHealth Customer Services Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

Sincerely,
MassHealth and Massachusetts Health Connector

TC-EXT (06/14)

Temporary Coverage Update (Cont.)



Important reminder to members:

- Individuals in Temporary Coverage **do not** need to take any further action at this time
- Bring the letter when going to a health care provider, including a doctor, hospital, or pharmacy
- For all sample notices refer to email update from 6/17/14
- MassHealth and the Health Connector will reach out when additional steps need to be taken

Temporary Coverage Update (Cont.)



Behavioral Health Services

- Individuals under the age of 21 who applied for health care through MAhealthconnector.org or sent a paper application for new health insurance coverage on or after January 1, 2014, and are enrolled in Temporary MassHealth coverage are eligible for medically necessary behavioral health services
- Those services include but are not limited to Children's Behavioral Health Initiative (CBHI) services
 - For more information about CBHI, go to www.mass.gov/masshealth/cbhi
 - This site helps providers:
 - understand the behavioral health screening requirement;
 - gain familiarity with the approved standardized behavioral health screening tools;
 - implement the use of behavioral health screening tools in their practices; and
 - know what to do when a potential behavioral health need is identified

Temporary Coverage FAQs



How does a member under the age of 21 enroll to get these services?

- The member or their caregiver needs to call the MassHealth Customer Services Center at 1-800-841-2900 (TTY: 1-800-497-4648) to enroll the member in a managed care plan

What is the benefit of enrolling?

- The plans the child may enroll in have a more extensive network of behavioral health providers and cover certain behavioral health services, including Children's Behavioral Health Services

If the member wants to enroll in the PCC Plan, what if the youth does not have a pediatrician or other qualified primary care provider who participates in the PCC Plan?

- The customer service representative will assist the parent/caregiver to identify a pediatrician or other qualified primary care provider in the youth's community

Temporary Coverage: Limited Temporary Coverage



- MassHealth has implemented a process to provide Temporary Limited coverage to individuals who are ineligible for Temporary Coverage (AA) because they have indicated on their ACA applications they do not have a legal immigration status. This coverage is **through December 31, 2014** or until we are able to process their applications, whichever is sooner

Coverage Start Date:

- If an individual completes a paper application, coverage will begin on the 1st of the month the application was received
- If an individual completes an online application, coverage will begin on the 1st of the month the application was submitted

IMPORTANT: Pregnant members are eligible to receive more services and should call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648)

Temporary Coverage: Limited Temporary Coverage (Cont.)



Reminder:

- Sample Notice/FAQs are posted on the MassHealth and MTF website

Important note to members:

- Individuals in Temporary Limited coverage **do not** need to take any further action at this time
- Bring the letter when going to a health care provider, including a doctor, hospital, or pharmacy
- This letter displays the Temporary Member ID number
- MassHealth will reach out when additional steps need to be taken

Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780-0968

HEALTH CONNECTOR | MassHealth

Commonwealth of Massachusetts
Executive Office of Health and Human Services

You can get this information large print and Braille. Call 1-800-841-2900 from Monday through Friday, 8:00 A.M. to 5:00 P.M. (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

JOHN SMITH
44 MAIN ST APT 66
BOSTON, MA 02210 2031

NOTE: The effective date for coverage will depend on how an individual submitted an application. If a paper application was submitted, coverage will be effective on the 1st of the month the application was received by MassHealth. If an online application was submitted, coverage will be effective on the 1st of the month the application was submitted.

This note is for informational purposes only and will not appear on a member's actual notice.

Date: [DATE OF NOTICE]
Application ID: 4781
MH-37-COVERAGE
Member ID: 4781

You will have limited temporary health coverage for emergency services beginning [see note], until your application is processed.

Dear DEVIN SMITH,

You applied through MA HealthConnector.org or sent a paper application for new health insurance coverage. We are still processing your application. **Because of this, as of [see note], you will automatically be enrolled in limited temporary health insurance coverage for emergency services.** The Health Safety Net (HSN) may also pay for certain non-emergency services you get at Massachusetts acute hospitals and community health centers.

Your temporary coverage is limited because you indicated on your application that you do not have an immigration status that allows you to have full coverage. **If you are pregnant, you can get full temporary coverage. Please call the telephone number at the top of this letter if you are pregnant to get more services.**

This limited temporary coverage will continue to be available to you until at least December 31, 2014, unless we are able to make a final decision on your application

Please turn page over
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Hospital-Determined Presumptive Eligibility Program (HPE)

HPE Overview – Program Objectives



The ACA aims to achieve the following objectives through the HPE program by:

- Developing a streamlined process for qualified hospitals to make presumptive eligibility determinations
- Creating a process for potentially eligible individuals to immediately receive benefits while they complete the full application process for MassHealth benefits
- Allowing HPE-trained CACs at qualified hospitals to make presumptive eligibility determinations for individuals who are likely eligible, using self-attested information
- Providing individuals immediate access to coverage for a limited period

HPE – Hospital Requirements and Performance Standards



- An HPE-qualified hospital may participate by notifying the state of its desire to make presumptive eligibility determination and agreeing to make determinations in accordance with state policies and procedures
- HPE-qualified hospitals are required to complete and submit to EOHHS an application for participation in MassHealth HPE. Hospitals must sign an HPE contract with MassHealth in order to participate

ONLY HPE- trained CACs are able to assist hospitals in making presumptive eligibility determinations. They are required to:

- Not charge or accept compensation from individuals for any HPE or MassHealth application assistance;
- Read and explain the applicant’s rights and responsibilities that are part of the HPE application and review verbal acknowledgement from the applicant of their understanding of these rights and responsibilities; and
- Offer to provide individuals with continued assistance to apply for full MassHealth benefits

HPE – Hospital Requirements and Performance Standards (Cont.)



- HPE participating hospitals will be evaluated based on the number of individuals granted HPE who subsequently apply before their Temporary status expires
- Hospitals are expected to have at least 75% of the individuals determined presumptively eligible complete a MassHealth application for full coverage by the end of the presumptive eligibility period
- If the hospital does not follow federal or state policies or meet established standards, the state has the authority to take corrective action, including, ultimately termination from the HPE program

HPE – Current Status



- On March 21, 2014, EOHHS issued a Request for Applications (RFA) for hospitals that wish to participate in hospital-determined presumptive eligibility
- The RFA has been posted to the Commonwealth's new procurement website, CommBuys. You can view it at:
 - www.commbuys.com
 - Search for Bid# BD-14-1039-1039C-1039L-00000000533
- EOHHS has contracted with over a dozen hospitals to perform HPE so far, and applications continue to be submitted and approved on a rolling basis
- EOHHS is working with contracted hospitals to ensure they are fully trained and have the necessary tools they need for the HPE determination process

Health Connector Updates

Commonwealth Care Extended



- The Commonwealth has received approval for Commonwealth Care to be **extended**
- This extension means Commonwealth Care members, former MSP members and those in Temporary Coverage will have access to their current coverage through **December 31, 2014**
- Letters were mailed to these individuals informing them of the extension in coverage the week of 6/16
- Letters were also sent to those who have signed ARDs
- These individuals **do not** have to do anything right now to continue to access this coverage
- Members will get more information in the future letting them know about any next steps they will need to take

Commonwealth Care Extended (Cont.)

- Commonwealth Care members **must** continue to pay their premium bill in full and on time in order to remain in this coverage
- Commonwealth Care members may contact the Health Connector's Commonwealth Care Customer Service Center at 1-877-623-7773 with any questions about their current coverage



I am Commonwealth Care eligible but currently unenrolled in Commonwealth Care. I need assistance.

- Temporary Coverage **will not** exclude Commonwealth Care eligible but unenrolled, provided that you do not meet other exclusion criteria (for example, having a different type of active coverage)

Commonwealth Care FAQs (Cont.)



I had applied for Commonwealth Care in the past but I am not a currently enrolled member. I have not submitted an ACA Application for Health Coverage and Help Paying Costs.

- Complete an ACA Application for Health Coverage and Help Paying Costs either through [MAhealthconnector.org](http://www.mass.gov/eohhs/consumer/insurance/masshealth-member-info/applications-and-member-forms.html) or a paper application that can be found at <http://www.mass.gov/eohhs/consumer/insurance/masshealth-member-info/applications-and-member-forms.html>
- You can also get help applying from a Certified Application Counselor or Navigator. Visit MAhealthconnector.org to find someone in your area

Commonwealth Care FAQs (Cont.)



I am a current Commonwealth Care member, who must report a change related to my household (such as a job change, pregnancy or household size). Where should I call?

- The Health Connector and MassHealth have developed a process to allow Commonwealth Care members to report a Pregnancy-related change to their household. If you are a Commonwealth Care member who needs to report a pregnancy, please contact the MassHealth Enrollment Center at 1-888-665-9993 to update - your household information
- All other changes for Commonwealth Care members should be reported to the Health Connector's Commonwealth Care Customer Service Center at 1-877-MA-ENROLL (877-623-6765)

Commonwealth Care FAQs (Cont.)



I am a current Commonwealth Care member, now that I can stay in my health plan until December 31st, what can I expect?

- In the Fall, all Commonwealth Care members will receive letters and Open Enrollment packets that will describe how to reapply using the new system
- Open Enrollment for coverage beginning in January of 2015, begins on November 15th
- The Health Connector will be using either the new state-based exchange (hCentive) or the Federally Facilitated Marketplace
- Applying during Open Enrollment will ensure that the member's information is current and accurate for making a program determination into an ACA compliant plan

Student Health Insurance Plan (SHIP)

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- As of January 2014, a school must allow students to waive their school's SHIP if they are enrolled in a subsidized health plan through the Health Connector or MassHealth, excluding MassHealth Limited, the Health Safety Net, or the Children's Medical Security Plan
- Membership in all following subsidized programs currently offered through the Health Connector or MassHealth are among those that are now considered comparable under the regulations:
 - Commonwealth Care
 - ConnectorCare
 - MassHealth (MassHealth Standard*, CommonHealth, CarePlus, and Family Assistance)
 - Network Health Extend (formerly the Medical Security Program)

**This includes those students that are currently receiving Temporary Coverage benefits through MassHealth*

Student Health Insurance Plan (SHIP)

- A new flyer has been designed and emailed out to local colleges/universities to distribute to their students and keep in their career centers
- Flyer attached to email sent on July 9, 2014

All college graduates are required to have health insurance.

(Good idea.)



Apply online at
MAhealthconnector.org

Photo credit: Nicholas Botlenneck

You must have health insurance coverage when you graduate from college. If you plan to live in Massachusetts after graduation, you can get new coverage through the Massachusetts Health Connector.

The Health Connector can help you compare plans, get information, and choose the plan that's right for you.

Through the Health Connector, you'll find:

- Health insurance plans with benefits like prescription drugs and visits to the doctor or hospital
- Dental insurance plans
- Ways to get help paying for health care: tax credits and low- or no-cost ConnectorCare plans

If you qualify for help paying for health insurance coverage, you can apply and enroll at any time.

If you do not qualify for help paying for coverage, you will need to enroll within **60 days of losing your student health insurance plan or other coverage**, or wait until the next open enrollment period. Next open enrollment starts November 15, 2014.

Go to MAhealthconnector.org or
call **1-877 MA ENROLL** (1-877-623-6765)

Employer Sponsored Insurance (ESI)

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How can I find out if my employer's insurance meets minimum value, which is 60% actuarial value?

- Your employer's health plan or benefits administrator should have this information. To collect it, please use the Employer-sponsored Health Insurance Form. This should be able to assist you and your employer in figuring out if the plans that are available to you meet minimum value

The form is titled "Employer-sponsored Health Insurance Form" and is provided by the Massachusetts Health Connector. It is divided into two main sections: "EMPLOYEE" and "EMPLOYER".

EMPLOYEE Section: This section is for the employee to fill out. It includes fields for "Employee name (first, middle, last)", "Member ID", and "Social Security number".

EMPLOYER Section: This section is for the employer to fill out. It includes fields for "Company name", "Employer Identification Number (EIN)", "Phone", "Street address", "City", "State", and "ZIP code".

Qualification Section: This section asks if the employee qualifies for coverage. It includes checkboxes for "This employee does not qualify", "This employee qualifies", and "This employee will qualify on (month, day, year)".

Minimum Value Section: This section asks for the lowest cost individual plan the employee could enroll in, the amount the employee would pay in premiums, and how often. It also includes a checkbox for "No plans meet the 'minimum value' standard." and a definition of "Minimum value".

Signature Section: This section includes fields for "Employer signature" and "Date".

Footer: The footer includes a "Questions?" button and contact information: "Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765). (TTY: 1-877-623-7773) Monday to Friday, 8 a.m. to 6 p.m. The call is free."

If I find out the individual plan offered by my employer meets both affordability and minimum value standards, but the family plan does not, what are my options for insurance coverage?

- If the employer's individual plan meets affordability and minimum value standards, the family plan is also considered to meet them, regardless of the cost to you. Because your family has access to this coverage, they are ineligible to receive premium tax credits
- However, family members could shop for unsubsidized coverage through the Health Connector. If you have any children, they may qualify for MassHealth programs, depending on their age, the household's income, and other eligibility factors

In this scenario, what would happen to my family if I, the employee, took the individual plan?

- Even though your family members would not be able to receive subsidies through the Health Connector, they may still need coverage to avoid penalties under the state and federal individual mandates
- They could consider the employer's plan or an unsubsidized health plan through the Health Connector or a carrier
- Children may still qualify for MassHealth

What if my employer only offers an individual plan?

- If an employer **ONLY** offers an individual plan, THEN your spouse and family would be able to shop for a subsidized plan on the Health Connector website, as they would have no access to health insurance
- However, if you as the employee are offered an individual plan meeting affordability and minimum value standards, you would not qualify for subsidized coverage along with them

Assisting those who still need coverage?

During these summer months, how can Certified Application Counselors (CACs) and Navigators assist those who still need coverage?

- If someone does not have access to health insurance coverage, you can still assist them by completing the current application:
 - Online
 - Paper application
 - Over the phone with Customer Service
 - Walk in
- Those members in Temporary Coverage, Commonwealth Care, or MSP should wait to receive more instructions from MassHealth and the Health Connector in their notices

Update on State Systems

- At the Health Connector's June Board of Directors meeting, an update was provided on the progress made related to the dual-track strategy for a health insurance system for the upcoming 2014-2015 Open Enrollment period
- The Office of Medicaid (EOHHS) also provided an update on the Medicaid Eligibility Program
- All systems development and testing are on track
- At the July Board of Director's meeting an update was provided identifying August as the decision-date for which of the dual tracks to pursue and also what the MassHealth and Health Connector consumer experience would be in the preferred track



THANK YOU!

