

## Frequently Asked Questions

### Massachusetts Application for Health and Dental Coverage and Help Paying Costs [ACA-3 (10/14)]

#### **When is the new application (ACA-3) available and how can you identify it?**

There is a new paper application available for individuals under the age of 65. The application is called the **Massachusetts Application for Health and Dental Coverage and Help Paying Costs** (ACA-3). Note the new application has the code ACA-3 in the right hand corner.

#### **Where can you find the new application (ACA-3)?**

The new ACA-3 paper application is available on the MassHealth website and can be accessed through the “Apply for MassHealth” link on the MassHealth homepage.

#### **Are there any changes in submitting the new application (ACA-3)?**

Individuals **SHOULD NOT** submit any paper verifications with their new ACA-3 application. MassHealth or the MA Health Connector will send a letter to notify the individual if there is a need for verification submission.

#### **When should you use the new application (ACA-3) and who can use it?**

Starting October 15<sup>th</sup> 2014, applicants seeking help paying for health coverage through the below programs should use the new **Massachusetts Application for Health and Dental Coverage and Help Paying Costs** (ACA-3).

- Individuals under the age of 65 (including disabled working adults) seeking coverage for:
  - MassHealth;
  - ConnectorCare;
  - Health Connector Plans with Tax Credits;
  - Health Safety Net; and
  - Children’s Medical Security Plan
- This application may also be used by adults age 65 and older who meet the following criteria:
  - Who have children or are the primary caretaker of a child who is related to them (if the child's parent doesn't live in the household); or
  - who are disabled and work 40 or more hours a month.

The applicants described below should continue to use the **Application for Health Coverage for Seniors and People Needing Long-Term-Care Services** (SACA-2 (01/14)):

- Adults age 65 and older
- Individuals needing long term-care services
- A mixed household family (e.g.: a couple both need health coverage, husband/wife is 62 years old and spouse is 66 years old)

The new online application will be available at the MAhealthconnector.org website on November 15<sup>th</sup>, 2014. This is the fastest way for an individual to apply for and enroll in coverage. We strongly encourage you to submit applications through the new website once it is available.

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**If an individual submits the new application (ACA-3) will they have to reapply for coverage during open enrollment?**

If an individual submits the ACA-3 on or after October 15<sup>th</sup> they will not need to submit a new application during Open Enrollment for 2015 coverage. An individual who submits an ACA-3 may fall into one of two groups:

- If an individual does not currently have coverage they may receive temporary MassHealth coverage (if eligible) until their application is reprocessed in the new system, beginning on November 15<sup>th</sup>, 2014
- If an individual already has coverage (including temporary MassHealth coverage) they will continue to keep that coverage until their application is reprocessed in the new system, beginning on November 15<sup>th</sup>, 2014

All individuals who submit the new ACA-3 after October 15<sup>th</sup> will receive a letter from either MassHealth or the MA Health Connector by the mid-December 2014 letting them know their final decision and eligibility. They should read that letter carefully for any next steps they need to take.

For the reasons described above, we strongly encourage you to begin using the new ACA-3 application for any new applicants or those with current temporary MassHealth coverage.