

MassHealth Updates

Massachusetts Health Care Training Forum
April 2015



Today's MassHealth Updates

1. Federal Poverty Level Income Guidelines
2. Revised ACA-3 Application Update
3. Tips for ACA-3 Application Completion
4. Renewal Update
5. Health Safety Net (HSN) Updates
6. One Care Updates

FEDERAL POVERTY LEVEL INCOME GUIDELINES

Federal Poverty Level (FPL) 2015 Guidelines

- The Federal Poverty Level (FPL) standards increased 3-1-2015 in accordance with the COLA increase of 1.7%.
- MA21 has been updated with the new 2015 FPL figures. It will be using the new FPL amounts for any new MassHealth eligibility determinations.
- The HIX has been updated with the new 2015 FPL figures on 03/01/15. It will be using the new FPL amounts for any new MassHealth eligibility determinations performed on 3/1/15 or later.

Federal Poverty Level (FPL) 2015 Guidelines

The 2015 FPL chart has been posted to the MassHealth website at <http://www.mass.gov/eohhs/docs/masshealth/deskguides/fpl-deskguide.pdf>

- The chart has also been posted on the MTF website and a supply is available on the resource table
- Make sure you have the (Rev.03/20/15) version of the FPL guideline chart

2015 MassHealth Income Standards and Federal Poverty Guidelines

Family Size	MassHealth Income Standards		100% Federal Poverty Level		5% Federal Poverty Level		120% Federal Poverty Level		133% Federal Poverty Level		135% Federal Poverty Level	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	\$522	\$6,264	\$981	\$11,772	\$50	\$600	\$1,177	\$14,124	\$1,305	\$15,660	\$1,325	\$15,900
2	\$650	\$7,800	\$1,328	\$15,936	\$67	\$804	\$1,593	\$19,116	\$1,766	\$21,192	\$1,793	\$21,516
3	\$775	\$9,300	\$1,675	\$20,100	\$84	\$1,008			\$2,227	\$26,724		
4	\$891	\$10,692	\$2,021	\$24,252	\$102	\$1,224			\$2,688	\$32,256		
5	\$1,016	\$12,192	\$2,368	\$28,416	\$119	\$1,428			\$3,149	\$37,788		
6	\$1,141	\$13,692	\$2,715	\$32,580	\$136	\$1,632			\$3,610	\$43,320		
7	\$1,266	\$15,192	\$3,061	\$36,732	\$154	\$1,848			\$4,071	\$48,852		
8	\$1,383	\$16,596	\$3,408	\$40,896	\$171	\$2,052			\$4,532	\$54,384		
For each additional person add	\$133	\$1,596	\$347	\$4,164	\$18	\$216			\$462	\$5,544		

2015 MassHealth Income Standards and Federal Poverty Guidelines

Family Size	150% Federal Poverty Level		200% Federal Poverty Level		250% Federal Poverty Level		300% Federal Poverty Level		400% Federal Poverty Level	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	\$1,472	\$17,664	\$1,962	\$23,544	\$2,453	\$29,436	\$2,943	\$35,316	\$3,924	\$47,088
2	\$1,992	\$23,904	\$2,655	\$31,860	\$3,319	\$39,828	\$3,983	\$47,796	\$5,310	\$63,720
3	\$2,512	\$30,144	\$3,349	\$40,188	\$4,186	\$50,232	\$5,023	\$60,276	\$6,697	\$80,364
4	\$3,032	\$36,384	\$4,042	\$48,504	\$5,053	\$60,636	\$6,063	\$72,756	\$8,084	\$97,008
5	\$3,552	\$42,624	\$4,735	\$56,820	\$5,919	\$71,028	\$7,103	\$85,236	\$9,470	\$113,640
6	\$4,072	\$48,864	\$5,429	\$65,148	\$6,786	\$81,432	\$8,143	\$97,716	\$10,857	\$130,284
7	\$4,592	\$55,104	\$6,122	\$73,464	\$7,653	\$91,836	\$9,183	\$110,196	\$12,244	\$146,928
8	\$5,112	\$61,344	\$6,815	\$81,780	\$8,519	\$102,228	\$10,223	\$122,676	\$13,630	\$163,560
For each additional person add	\$520	\$6,240	\$694	\$8,328	\$867	\$10,404	\$1,040	\$12,480	\$1,387	\$16,644
Institutional Income Standard \$72.80										

REVISED ACA-3 APPLICATION UPDATE

ACA-3: Application for Health and Dental Coverage and Help Paying Costs

- Who should use the 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);
 - who are disabled and work 40 or more hours a month.

ACA-3 Application Revision

March 2015

- The Massachusetts Application for Health and Dental Coverage and help paying costs (ACA-3) application was revised in March 2015.

Revisions include:

- Pages for a fourth person
- The fax number to the Health Insurance Processing Center was added **857-323-8300**
- Instructions for the Special Enrollment Period Form
- Sections requiring a signature are highlighted in **bold**

ACA-3 Application Revision

March 2015 (*cont.*)

- In **Step 2** of the application:
 - Updated information about who to include/not to include to determine accurate households.
 - Current job and income information section includes:
 - Instructions about pre-tax deductions were added to current job and income information section.
 - Questions were reworded and added to gather information about seasonal employees' income and to clarify yearly income questions.

ACA-3 Application Revision

March 2015 (*cont.*)

- A section was added to determine if a non custodial parent (NCP) form should be sent out.
- Incarceration question have been updated and included to page 1 and page 20.
- In Supplement A, expanded instructions and questions regarding employee health insurance premiums.
- Section C was added, if the applicant answered “yes” to question 14 in **Step 2** about yourself or any household member needing reasonable accommodation because of a disability or injury.
- Supplement D was added - Special Enrollment Period Form- which aims to capture information about those applicants who are applying outside the open enrollment period who may still qualify to enroll because of certain life events.

ACA-3: TIPS FOR APPLICATION COMPLETION

ACA-3: Application Completion Tips

- The paper application is the ACA-3 “Application for Health and Dental Insurance and Help Paying Costs.” In order to ensure timely processing and appropriate eligibility determination, the applications must be completed with **all** accurate information.
- A large number of paper applications received have missing information creating missing critical data (MCD), mandatory information needed to complete an application.

ACA-3: Application Completion **MassHealth** Tips (*cont.*)

- **Step 2: Tell us about your household.**
 - **Q5: Does this person have a SSN?**
 - If “no”, you must check why. The choices are: just applied, noncitizen exemption, or religious exemption
 - **Q2: Relationship Code**
 - Relationship Code:
 - Please be careful when completing Question 2, Relationship to Person 1, especially when answering it for children. The relationship for children should never be child etc. appropriate options include son, daughter, stepson or stepdaughter, stepparent, mother, or father.

ACA-3: Application Completion **MassHealth** Tips (*cont.*)

■ STEP 4 Your Household Health Coverage

- **Q1: Is anyone enrolled in health coverage now from the following?**
 - If “**yes**”, Please ask that they write the name of the person insured, the name of the policy, and send a copy of the card (if available)
- **Q2: Is anyone listed on this application offered health coverage from a job?**
 - If “**yes**” complete Supplement A.
 - If “**no**” to a state employee benefit plan check “**no**” there, not no on the next question. Then continue to step 5.
 - Please make sure to answer all questions on Supplement D the Special Enrollment Period Form and make sure a life event is checked off if applicable.

ACA-3: Application Completion **MassHealth**

Tips (*cont.*)

- If you are reporting a Student Status or Exchange Visitor, please include the SEVIS ID number. For Student Status the SEVIS ID is on the form (I20). For Exchange Visitor the SEVIS ID is on the form (DS2019).
- A consular ID card is a document that many consulates issue to identify the citizens of their country who reside abroad. A Consular ID CARD is not an Employment Authorization Card.
- An unexpired foreign passport must be clearly documented on the application. The copies received are often blurry and difficult to read.

ACA-3: Application Completion

Tips (*cont.*)

- Net rental income can be found on line 17 on a federal tax return and the amount of income must be entered monthly or yearly and cannot be left blank
- Expected earnings is a mandatory question. If there is no expected income, put in “0”. It cannot be left blank.
- Please do not send in applications in cursive. Please print neatly to ensure that accurate information is entered correctly.
- When you have additional household members applying please number them 5th, 6th, etc.
- If an application is submitted in English do not submit additional member pages in Spanish.

ACA-3: Application Verification Tips for Residency

- If utilities are used for residency verification please use bills that are necessary to operate a home or business such as utility bills: water/sewage, garbage, oil, gas and electric
- Do not use cell phone bills or cable bills because they are technically not a utility bill

ACA-3: Application Verification Tips for Income

When sending in income verification:

- Recent paystubs can be submitted. Documents are considered recent if they are dated within the 6 months prior to our receiving them.
- Federal tax returns for both employed and self-employed individuals can be submitted as long as they are accompanied by all related documents (such as schedules, W-2's and 1099's)
- Sending W2's and 1099 forms without the accompanying Federal tax return form (1040, 1040EZ, or 1040A) is not sufficient. We cannot accept the W2 or the 1099 form without the accompanying Federal tax return form.
- If the individual's 2014 return is not prepared yet, we can accept a 2013 return through April 15, 2015. After that date, we require a 2014 return, unless the individual provides proof that an extension

Where to Send Completed Paper Applications

- Mail or fax completed subsidized applications to:
Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780
FAX: 857-323-8300
- SACA-2 applications can be mailed to:
Central Processing Unit
P.O. Box 290794
Charlestown, MA 02129-0214
FAX: (617-887-8799) will be added to SACA revision

Paper Applications

- Applications are available to download on the MassHealth website www.mass.gov/masshealth in the publications and regulations application section
- To order paper applications
 - Call: 1-800-841-2900
 - Fax a request: 617-988-8973
 - Email a request: publications@mahealth.net

MASSHEALTH RENEWAL UPDATE

MassHealth Renewal Update

- Federal law requires that MassHealth renew member eligibility every 12 months.
- From this process MassHealth determines who remains eligible for the MassHealth programs.
- Because of systems problems last year, MassHealth renewals were interrupted for most members for quite some time.
 - Renewals for seniors (over age 65) and members receiving Long Term Care Services (LTSS) were never interrupted
- MassHealth must now reach out to a large number of members to renew eligibility in 2015.
- During 2015, all MassHealth members under the age of 65 will be receiving a letter letting them know they need to renew their benefits. In order to renew their benefits, members must submit a new application to MassHealth by the date on their letter.

MassHealth Renewal Update

- Throughout January and February of 2015 MassHealth began to outreach to members subject to modified adjusted gross income (MAGI) MassHealth has reached out to selected members in three groups in January and February of 2015
- Letters were sent to heads of households explaining that their family should submit a new application at <http://www.MAhealthconnector.org>
- MassHealth did not send renewal letters to households that have members who are disabled, receiving premium assistance, or who have all already applied through the new HIX
 - Approximately 500K remaining members will need to be reviewed in second half of 2015. Outreach to these members is scheduled to begin after July 1, 2015.
- More details of the 2015 MassHealth renewal plan can be found at www.mass.gov/masshealth

MassHealth Renewal Update

- MassHealth has worked to ensure that members up for renewal, even if they have missed their deadline, have the support they need to renew and restore their benefits in a way that ensures continuity of care.
- If a member is in need of assistance or has missed their deadline they should contact MassHealth Customer Service or an Enrollment Assister:
 - MassHealth Customer Service 1-800-841-2900 (TTY: 1-800-497-4648)
 - Enrollment Assisters are trained to provide application assistance for individuals. A list of assisters can be found at <https://www.mahealthconnector.org/help-center>

HEALTH SAFETY NET (HSN) UPDATES

HSN Contact Information Reminders

- HSN Help Desk Fax: 617-786-4380 (**New Fax Number**)
 - Providers sending in Medical Hardship information
 - HSN INET user agreements or Business Partner Agreements
 - Serious Reportable Events
- HSN Provider Help Desk: 800-609-7232
 - Providers with questions about HSN INET, HSN remits, eligibility or pricing on HSN claims, and HSN policy
 - Providers with questions about other MMIS errors on HSN claims should contact the MassHealth Customer Service at 800-841-2900
- HSN Patient Eligibility Line: 877-910-2100
 - Patient questions on eligibility, covered services, and deductibles
- HSN Address:
 - Health Safety Net
 - 100 Hancock Street, 6th Floor
 - Quincy, MA 02171

ONE CARE: MASSHEALTH PLUS MEDICARE

MassHealth Demonstration
to Integrate Care for Dual Eligibles

One Care Eligibility

- To be eligible to enroll, a person must be:
 - Age 21 to 64 at the time of enrollment;
 - Eligible for MassHealth Standard or CommonHealth;
 - Enrolled in Medicare Parts A & B and eligible for Medicare Part D;
 - Without other comprehensive insurance; and
 - Not enrolled in a Home and Community-based Services (HCBS) waiver
- Must reside in the service area of a One Care plan in order to enroll
- Three plans, contracted jointly by MassHealth and Medicare:
 - Commonwealth Care Alliance (CCA)
 - Fallon Total Care (FTC)
 - Tufts Health Plan-Network Health (THP-NH)

Goal of One Care



90-day Continuity of Care Period **MassHealth**

Day 1

Enrollee's coverage begins

One Care plan is responsible for paying for enrollee's services.

Day 1-90

Comprehensive Assessment and Care Planning Period

Enrollee can keep current providers.

One Care plan must honor existing prior authorizations.

One Care plan must reimburse providers at current MassHealth and Medicare FFS rates whether or not a provider is in the plan's network.

Day 90

Access services authorized in Personal Care Plan

The Personal Care Plan includes the authorized services and providers.

Plans must inform enrollee if Personal Care Plan proposes changes to current services.

Access to out-of-network providers is determined on a case-by-case basis.

90-day Continuity of Care Period **MassHealth** (*cont'd*)

- Provides an opportunity for enrollees' providers to consider contracting with One Care plan(s)
 - Providers can contract with the plans at any time
 - One Care plans are expected to work with enrollees' current providers to establish contracts
 - One Care plans are not permitted to close their networks to new providers
 - One Care plans can also help find new providers for enrollees depending on their care needs
- On a case-by-case basis, plans may authorize single-case-agreements and make arrangements for an enrollee to continue to see an out-of-network provider
- Continuity of Care period may extend beyond 90 days to allow for the completion of the assessment and care planning process

Features and Benefits of being a **MassHealth** One Care Provider

■ One payer – the One Care plan

- Single authorization for payment and submission of bills to one payer. You no longer have to seek authorization from or submit bills to both Medicare and MassHealth (for One Care enrollees.)
- Your Provider Agreement/Contract will be with the One Care plan, which will serve as your single source of information on
 - Referral requirements and prior authorizations
 - Claims processing
 - Covered services
 - Any other questions about One Care enrollees

■ Enhanced coordination of care

- All One Care enrollees have a care coordinator and a team of providers to help manage their individual needs
- Care coordinators support you and the enrollee by improving communication, and information and record sharing
- One Care enrollees also have the right to a long-term services and supports coordinator (LTS Coordinator) who can assist them with finding services in the community to support their wellness, independence, and recovery goals

Features and Benefits of being a **MassHealth** One Care Provider (*cont'd*)

- Integration of Primary Care, Behavioral Health and Long-Term Services and Supports
 - One Care integrates all MassHealth and Medicare services
 - One Care also allows for flexible options for enrollees to get other services that are right for them, including supplemental behavioral health services and additional community-based services
 - One Care enrollees also have more options for vision and dental services
 - Your participation on integrated care teams may facilitate the development of new partnerships
- Team-based, person-centered care
 - Providers work together and with the enrollee to develop an enrollee's personal care plan
 - Providers and/or staff may participate on the care team
 - Care team meetings are held in locations agreed upon by the enrollee,³⁵ or could also be by phone or email

One Care Provider Training

- MassHealth has developed a training program on fundamental concepts and components of the One Care model
 - Designed to address topics relevant to all providers, regardless of which One Care plans they may contract with
 - One Care plans may supplement this with plan-specific provider training programs
 - Developed in response to concerns from members with disabilities about their experience seeking care

- MassHealth trainings employ a variety of formats:
 - Webinars (live and recorded)
 - In-person conferences
 - Online courses (*coming soon*)

- The One Care Provider Shared Learning website (www.mass.gov/masshealth/onecare/learning) includes information about the trainings, registration, archived webinars, etc.

Provider Training Opportunities

- For announcements of upcoming webinars, and archives of the past One Care webinars for review at your convenience, please visit <http://www.mass.gov/masshealth/onecare/learning>

May 23, 2013	■ Intro to One Care
June 13, 2013	■ Contemporary Models of Disability
September 26, 2013	■ Enrollee Rights
October 17, 2013	■ ADA Compliance
November 14, 2013	■ Cultural Competence
January 30, 2014	■ Behavioral Health, Recovery, and Peer Support
March 27, 2014	■ Promoting Wellness for People with Disabilities
September 18, 2014	■ The LTS Coordinator: Role and Benefits for One Care Enrollees
April 2, 2015	■ Enhancing Care to Homeless Individuals Through One Care
Coming soon	■ Reaching and Engaging One Care Enrollees with Mental Health and Substance Abuse Issues

- You can also view materials from the June 2014 conference on integrating primary care, behavioral health and community supports on the website

Process to Address Implementation Council Vacancies

- The Implementation Council plays a key role in monitoring access to health care and compliance with the Americans with Disabilities Act (ADA), tracking quality of services, providing support and input to EOHHS, and promoting accountability and transparency.
- MassHealth expects to use procurement process similar to process used in 2012: Notice of opportunity to participate in the Implementation Council
- Opportunity to bring expertise and diversity to the Council in areas where resignations have left gaps, such as understanding ID/DD community concerns and perspectives

Process to Address Implementation Council Vacancies (*cont.*)

- Continued commitment to consumer-majority representation on the Council
- Procurement materials will be available on the Duals Demonstration and One Care websites:
<http://www.mass.gov/masshealth/duals>;
<http://www.mass.gov/masshealth/onecare>
- We will also share the materials through stakeholder email list, State agency partners, One Care plans, Implementation Council, etc.
- We would appreciate the help of stakeholders in spreading the word

We'd like to hear from you

- Are you a One Care provider? If so, how is it going?
- What are the barriers to becoming a One Care provider if you are not already?
- Do you think there are other advantages of being a One Care provider that we did not mention here? What about disadvantages?
- What can MassHealth or the One Care plans do to improve your experience with One Care?

Visit us at www.mass.gov/masshealth/onecare

Email us at OneCare@state.ma.us

Thank you

Questions?

