

MassHealth Updates

**Massachusetts Health Care Training
Forum**

January 2016

MassHealth Updates

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MassHealth Renewals

MassHealth Renewals: October 2015

- On October 26th MassHealth mailed renewal notices to 8,860 households with premium assistance coverage. The renewals were due back to MassHealth on December 10th
- During that same time period, most of those households were also required to complete and return their annual Premium Assistance Review Form along with a copy of their health insurance summary.
 - The completed forms were to be returned to:
MassHealth Premium Assistance Unit
PO Box 9212
Chelsea, MA 02150
 - or Faxed to (617) 451-1332
- If members have questions for the Premium Assistance Unit they can call 1-800-862-4840.

MassHealth Renewals: December 2015

- The following MassHealth households were outreached for renewal on December 4th
 - Expired TMA and MAOA members, households who were previously in a review but were released from review due to emergency situations, and households who had not been previously selected for review
- Households in the above groups were sent a renewal application packet with an ACA- 3 paper application printed in green
 - The due date to reapply: January 18, 2016
 - Members can reapply in a number of ways: on line at MAhealthconnector.org, by phone, by mail, or in-person with assistance from a Navigator or Certified Application Counselor who are trained and certified to help consumers.

MassHealth Renewals: January 2016

- Members previously eligible for Express Lane renewal whose 12 month renewal period has expired and no longer meet criteria for Express Lane as well as MassHealth Limited members will be sent renewal packets on January 15th
- They must respond by February 29th. They can renew on line, by phone, in-person, or if they were sent a **green** ACA-3 renewal application they may complete that and mail or fax it in
- Individuals who need help completing a renewal can utilize staff at MassHealth or the Health Connector and can also get help from a Navigator or a Certified Application Counselor

MassHealth Outreach: Renewal Events

- MassHealth will continue to partner with local Community Health Centers (CHCs) and community partners to host renewal walk-in events
- 4 walk-in events in January and February
 - January 21st: Edward Kennedy Health Center
19 Tacoma Street, Worcester
 - January 27th: Upham's Corner Health Center
415 Columbia Road, Dorchester
 - February 4th: Harbor Health Services
735 Attucks Lane, Hyannis MA 02601
 - February 9th: Cambridge Health Alliance
350 Main Street, Malden
- Check the MassHealth website for additional events and information

MassHealth Outreach: Renewal Events Continued

- All renewal events are from 10 a.m. to 4 p.m.
- If an event cannot happen due to inclement weather, snow dates have been determined and will be posted with the event information
- Flyers have been created with event information and MassHealth will post information on the website regarding the renewal events
- A link to these events will also be posted on the Connector website and on the UMASS website

Did You Receive a MassHealth Renewal Letter and Need Help Applying?

Attend a Free Special Enrollment Event

January 21, 2016, 10:00 a.m.–4:00 p.m. | Snow date: February 2, 2016
Edward M. Kennedy Health Center
19 Tacoma Street, Worcester, MA 01605
In case of bad weather, please call: 800-853-2288

January 27, 2016, 10:00 a.m.–4:00 p.m. | Snow date: February 17, 2016
Upham's Corner Community Health Center
415 Columbia Road, Dorchester, MA 02125
In case of bad weather, please call: 617-287-8000

February 4, 2016, 10:00 a.m.–4:00 p.m. | Snow date: February 11, 2016
Harbor Health Services at the Harbor Community Health Center
735 Attucks Lane, Hyannis, MA 02601
In case of bad weather, please call: 508-778-5499

February 9, 2016, 10:00 a.m.–4:00 p.m. | Snow date: February 12, 2016
Cambridge Health Alliance
350 Main Street, Malden, MA 02148
In case of bad weather, please call: 617-665-1100

Hosted by MassHealth and the Health Connector, where individuals and families can get help renewing health benefits. This is your opportunity to ask questions and get help from trained experts. You can leave these events knowing that your renewal is done!

What You May Want to Bring With You

- The dates of birth and Social Security numbers (if they have one) for all members in your household who need to apply.
- Immigration documents for all non-U.S. citizens who are applying.
- A copy of your federal taxes from last year. If you did not file, information about your current income or a recent pay stub.
- Home or mailing addresses for everyone in the household who needs insurance, unless they are homeless.
- Please have available
 - Proof of identification
 - An e-mail address, if you have one, to set up an online account
 - Proof of Massachusetts residency. Proof can be a utility bill, rental agreement and rent receipt, letter from landlord, etc.



For more information, visit www.mass.gov/masshealth or call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648)

Reporting Health Insurance Coverage

Federal Health Insurance Reporting 1095-B Tax Form

- Affordable Care Act (ACA) rules require individuals to have health insurance that meets a minimum standard called **minimum essential coverage(MEC)**
- The 1095-B (IRS) form shows which months a member had MEC
- For 2015 each covered individual will receive a 1095-B form from MassHealth
- The information on 1095-B may be needed in order to complete a federal income tax return

Massachusetts Health Insurance Reporting 1099-HC Tax Form

- The 1099-HC form shows that individuals met the Massachusetts rules for coverage
- This **state** document will show proof of coverage and may be needed to complete a **state** income tax return
- Information on a MA 1099-HC form may differ from the 1095-B form because of differences in state and federal rules regarding minimal essential coverage.
- Questions about the receipt of the 1095-B or the 1099-HC or to get another copy can be directed to 1-866-682-6745.

Example of Form 1095-B



Form 1095-B Department of the Treasury Internal Revenue Service	Health Coverage ► Information about Form 1095-B and its separate instructions is at www.irs.gov/form1095b .	<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED	560115 OMB No. 1545-2252 2015													
Part I Responsible Individual																
1 Name of responsible individual		2 Social security number (SSN)	3 Date of birth (if SSN is not available)													
4 Street address (including apartment no.)		5 City or town	6 State or province													
			7 Country and ZIP or foreign postal code													
8 Enter letter identifying Origin of the Policy (see instructions for codes): ► <input type="checkbox"/>		9 Small Business Health Options Program (SHOP) Marketplace identifier, if applicable														
Part II Employer Sponsored Coverage (see instructions)																
10 Employer name		11 Employer identification number (EIN)														
12 Street address (including room or suite no.)		13 City or town	14 State or province													
			15 Country and ZIP or foreign postal code													
Part III Issuer or Other Coverage Provider (see instructions)																
16 Name		17 Employer identification number (EIN)	18 Contact telephone number													
19 Street address (including room or suite no.)		20 City or town	21 State or province													
			22 Country and ZIP or foreign postal code													
Part IV Covered Individuals (Enter the information for each covered individual(s).)																
(a) Name of covered individual(s)	(b) SSN	(c) DOB (if SSN is not available)	(d) Covered all 12 months	(e) Months of coverage												
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
23			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.				Cat. No. 60704B				Form 1095-B (2015)								

For 2015, each covered individual will receive a separate Form 1095-B from MassHealth.

■ **IRS Form 1095-B: Who to Contact**

Questions about the need to file a federal tax return, or about how to complete a federal tax return with 1095-B information, should be directed to the IRS Call Center at (800) 829-1040 **OR** go on line at <https://www.irs.gov>

■ **Form MA 1099-HC: Who to Contact**

Questions about the need to fill out a Massachusetts state tax return, or about how to complete a state tax return with the MA 1099-HC information, should be directed to the Massachusetts DOR website at www.mass.gov/dor/individuals/

Social Security Cost of Living Adjustment

Cost Of Living Adjustment (COLA) 2016

- There is no COLA increase for 2016
- Monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 65 million Americans did not automatically increase in 2016
- As a result, the following figures remain in effect for 2016:
 - Most existing Medicare Part B premiums will remain at their current rates
 - Minimum protected Resource amount remains at \$23,844
 - Maximum protected Resource amount remains at \$119,220
 - MMNA remains at \$2,980
 - Federal Benefit Rate will remain at \$733
 - SSI payment Standards chart will remain unchanged
- Eligibility figures tables for MassHealth applicants and members at <http://www.mass.gov/eohhs/gov/laws-regs/masshealth/member-eligibility-lib/eligibility-figures.html>

Eligibility Figures – Community Residents Aged 65 or Older

Eligibility figures-community residents aged 65 or older

The following figures are used in determining eligibility for a MassHealth member who is aged 65 or older and who lives in the community.

All figures are effective January 1, unless otherwise noted.

	2016	2015	2014	2013
Asset limit				
Individual	\$2,000	\$2,000	\$2,000	\$2,000
Couple	\$3,000	\$3,000	\$3,000	\$3,000
Buy-in asset limit				
Individual	\$ 7,280	\$ 7,280	\$ 7,160	\$ 7,080
Couple	\$10,930	\$10,930	\$10,750	\$10,620
Federal benefit rate	\$2,199	\$2,199	\$2,163	\$2,130
Medicare Part B premium (per month)	\$ 104.90	\$ 104.90	\$ 104.90	\$ 104.90

Eligibility Figures for Residents of a Long-Term-Care Facility MassHealth

The following figures are used in determining eligibility for a MassHealth member who lives in a long-term-care facility.

All figures are effective January 1, unless otherwise noted.

	2016	2015	2014	2013
Personal needs allowance (PNA)/ LTC income standard	\$ 72.80	\$ 72.80	\$ 72.80	\$ 72.80
Maximum home equity limits	\$828,000	\$828,000	\$814,000	\$802,000
Community spouse minimum resource (assets) standard	\$23,844	\$23,844	\$23,448	\$23,184
Community spouse maximum resource (assets) standard	\$119,220	\$119,220	\$117,240	\$115,920
Average daily cost of nursing facility services	\$ 310 (eff. 07/01/14)	\$ 310 (eff. 07/01/14)	\$ 310 (eff. 07/01/14) \$ 300 (before 07/01/14)	\$ 300 (eff. 04/01/13) \$ 279 (before 04/01/14)

Figures Used to Determine MMMNA

Figures used to determine minimum-monthly-maintenance-needs allowance (MMMNA)

The following figures are used to determine the minimum-monthly-maintenance-needs allowance (MMMNA) for the community spouse of a MassHealth member who lives in a long-term-care facility.

All figures are effective January 1, unless otherwise noted.

	2016	2015	2014	2013
Maximum MMMNA	\$2,980	\$2,980	\$2,931	\$2,898
Minimum MMMNA	\$1,992 (eff. 07/01/15)	\$1,992 (eff. 07/01/15)	\$1,967 (eff. 03/01/14)	\$1,892
Standard shelter expense	\$ 598 (eff. 07/01/15)	\$ 598 (eff. 07/01/15)	\$ 590 (eff. 07/01/14)	\$ 567 (eff. 07/01/13)
SNAP utility expense				
Heat expense	\$ 620	\$ 620	\$ 634	\$ 608
No heat expense	\$ 381 (eff. 10/01/15)	\$ 381 (eff. 10/01/15)	\$ 390 (eff. 10/01/14)	\$ 374

Massachusetts SSI Payment Standards Effective January 1, 2015

Living Arrangement Category

	A Full Cost of Living Expenses	B Shared Living Expenses	C Household of Another	E Licensed Rest Home	G Assisted Living
Individual					
Aged	\$861.82	\$772.26	\$593.03	\$1,026.00	\$1,187.00
Disabled	847.39	763.40	576.25	1,026.00	1,187.00
Blind	882.74	882.74	882.74	1,026.00	1,187.00
Member of a Couple					
Aged	\$650.86	\$650.86	\$474.57	\$1,026.00	\$890.50
Disabled	640.03	640.03	463.76	1,026.00	890.50
Blind	882.74	882.74	882.74	1,026.00	890.50

Note: The SSI federal benefit rate (FBR) for an individual is \$733.00.

Note: The personal needs allowance in licensed rest homes is \$72.80 — The personal needs allowance in nursing facilities and chronic-disease hospitals is \$72.80.

RSDI Cost-of-Living Adjustments (COLA)

Date	Percentage of Increase	Date	Percentage of Increase	Date	Percentage of Increase
July 1, 1977	5.9%	January 1, 1990	4.7%	January 1, 2002	2.6%
July 1, 1978	6.5%	January 1, 1991	5.4%	January 1, 2003	1.4%
July 1, 1979	9.9%	January 1, 1992	3.7%	January 1, 2004	2.1%
July 1, 1980	14.3%	January 1, 1993	3.0%	January 1, 2005	2.7%
July 1, 1981	11.2%	January 1, 1994	2.6%	January 1, 2006	4.1%
July 1, 1982	7.4%	January 1, 1995	2.8%	January 1, 2007	3.3%
January 1, 1984	3.5%	January 1, 1996	2.6%	January 1, 2008	2.3%
January 1, 1985	3.5%	January 1, 1997	2.9%	January 1, 2009	5.8%
January 1, 1986	3.1%	January 1, 1998	2.1%	January 1, 2010	0%
January 1, 1987	1.3%	January 1, 1999	1.3%	January 1, 2011	0%
January 1, 1988	4.2%	January 1, 2000	2.5%	January 1, 2012	3.6%
January 1, 1989	4.0%	January 1, 2001	3.5%	January 1, 2013	1.7%
				January 1, 2014	1.5%
				January 1, 2015	1.7%

Medicare Part B Premium

- Most people who get Social Security benefits will continue to pay the same Part B premium amount as they paid in 2015 which was \$104.90 because there wasn't a cost-of-living (COLA) increase for 2016 Social Security benefits
- There are some exceptions for beneficiaries with higher incomes or for those that have earnings from employment.
- For beneficiaries with an exception, a calculation will be done to determine the new Part B premium.

Part B Premium Assistance

- Medicare Part B premium payment assistance is available under the MassHealth Buy-in coverage for certain eligible members.
- MassHealth Buy-in coverage types include:
 - MassHealth Senior Buy-In (QMB)
 - MassHealth Buy-In for Specified Low Income Medicare Beneficiaries (SLMB)
 - MassHealth Buy-In for Qualifying Individuals (QI-1)
- Income and asset limits apply in order to be eligible for Medicare Part B premium assistance Buy-in coverage.

MassHealth Buy-In Programs 2016

Income guidelines vary for the Buy-In Programs

- Qualified Medicare Beneficiary (QMB) 100%FPL
Specified Low Income Beneficiary (SLMB) 120%FPL
- Qualified Individual -1 (QI-1) 135% FPL
- Effective January 2016 assets limits remain at
\$7280 (I) \$10,930 (C) for all Buy-In programs

MassHealth Buy-In Application

- The SACA-2 application can be completed to determine Buy-In eligibility.
- When completing this SACA-2 the applicant will have a determination for both MassHealth and Buy-In coverage.
- There is a short MassHealth Buy-In Application for people who want to apply for just a Medicare Buy-In coverage.
- To request an application call MassHealth Customer Service at 1-800-841-2900 or download from the MassHealth website www.mass.gov/masshealth

One Care: MassHealth plus Medicare

MassHealth Demonstration to Integrate Care for
Dual Eligibles

One Care Plans' Enrollment Status **MassHealth**

- As of September 30, 2015, Fallon Total Care is no longer a participating One Care plan
 - Most members returned to fee for service Medicare & Medicaid
- Commonwealth Care Alliance (CCA)
 - As of August 7, 2015, CCA is at capacity and is temporarily not accepting enrollment of new One Care members
 - Does not affect current CCA members or One Care members who had previously been enrolled in CCA and who wish to re-enroll
 - Does not affect CCA's Senior Care Options (SCO) plan
- Tufts Health Plan – Network Health (Tufts)
 - Tufts accepted up to 500 new members in Worcester County through December 31, 2015
 - No impact for current Tufts' One Care members or other Tufts Medicaid products
 - No limit on Suffolk County enrollments into Tufts' One Care plan
- MassHealth will post updates on the One Care website at www.mass.gov/masshealth/onecare under the “One Care Plans” section on the availability of both CCA and Tufts as One Care plan enrollment options

Enrollment and Outreach Strategies for 2016

- 2016 growth will involve enhanced auto-assignment supported by outreach, including targeted events in local communities in Suffolk, Worcester, and Norfolk counties
 - Outreach in Worcester County will include strategies to re-engage former FTC members
- MassHealth has also redesigned the auto-assignment packages to be more informational
 - Updated cover letters to focus on how One Care can provide a better way of getting services than Fee for Service
 - Included Outreach Flyer, “Facts and Features” brochure
 - Simplified enrollment choice form to make it easier to understand and use
- MassHealth invites ongoing discussion and input from stakeholders on outreach strategies to expand enrollment along with capacity

January 2016 Auto-Assignment Progress

- **MassHealth mailed 60-day notices to members on October 27, 2015 for coverage in Tufts Health Plan beginning January 1, 2016**
 - **Materials included in the mailing:**
 - **Member Letter (60-day notice)**
 - **“One Care and Part D” information sheet**
 - **“One Care Facts and Features” brochure**
 - **Language Insert**
 - **One Care Choice Form**
 - **Stamped Return Envelope**
- **On November 24th, MassHealth mailed a flyer with information about upcoming One Care Information Sessions being held in the first two weeks of December, 2015**
- **MassHealth also mailed 30-day reminder notices on November 27, 2015, which included another copy of the outreach flyer, an updated notice, and the same informational materials as the 60 day notice**
- **Individuals could choose to enroll in Tufts for an earlier date or opt out. CCA has opened enrollment for up to 100 individuals in Suffolk County for January 2016 enrollment only**

Sustainability and Planning for the **MassHealth** Future

- MassHealth is focused on ensuring One Care is on a sustainable path:
 - Building on a more stable financial structure
 - Planning for smart, measured, strategic growth in the near-term
 - Planning for expansion of the model in the extension period
- In 2016:
 - Targeted enrollment in key areas, including through an enhanced auto-assignment process
 - Tufts expanding footprint in Suffolk and Norfolk counties
 - CCA is stabilizing and is committed to One Care expansion over time
- In 2017 & 2018:
 - Demonstration extension
 - Build capacity to scale program

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

Email us at OneCare@state.ma.us

Thank you

Questions?