



# **Relief for Beneficiaries Enrolled in Medicare & the Health Connector**

Massachusetts Health Connector

Serving the Health Insurance Needs of Everyone (SHINE)

# The Health Connector



## *The Role of the Health Connector*

- Health insurance exchange facilitating access to private health insurance coverage
- Outreach and public education about health insurance, how to access it and why to have it
- Policymaking and appeals related to the Massachusetts individual mandate
- State partnerships

### **Who Uses the Health Connector\***

#### Individuals

Connector Care	182,915
Tax Credit-Only	9,753
Unsubsidized	52,086
<b>Total Health</b>	<b>244,756</b>
Dental	72,238

#### Small Businesses

Health (Members/Groups)	5,967/1,435
Dental (Members/Groups)	1,064/202

\* As of April, 2017. Up to date enrollment data can be found on [Mahealthconnector.org](http://Mahealthconnector.org).

# Can you get help paying for Connector health insurance?



## *Yes, you may qualify if you:*

- Shop through the Massachusetts Health Connector
- Live in Massachusetts
- Are a U.S. citizen, national or are otherwise lawfully present in the U.S.
- Have income that is 400% of the Federal Poverty Level (FPL) or lower

## *You won't qualify if you:*

- Get coverage through Medicare, MassHealth (Medicaid) or other public health insurance programs
- Are in jail at this time
- Are offered affordable, comprehensive health insurance from an employer

*Note: If the cost of your employer's health insurance plan for individuals is more than 9.66% of your income, that coverage is not considered affordable*

# Medicare Eligibility and the Health Connector



## ***Medicare eligibility is checked at time of application***

- Remember, applicants won't be able to qualify if they get coverage through Medicare, MassHealth (Medicaid) or other public health insurance programs

## ***The Health Connector also checks Medicare eligibility during it's annual Redeterminations and Renewals process, late summer***

## ***Whenever a member makes updates to his or her application***

- They would get an Eligibility Approval notice, stating that we believe the member(s) are eligible for Health Connector coverage, but no longer qualify for help paying for coverage (if they were receiving subsidies)

# Sample Ad-hoc Mailing



[Recipient Name]  
[C/O]  
[Address Line 1]  
[Address Line 2]  
[City], [State] [Zip]

[Date]

## You may want to enroll in Medicare instead of renewing your Health Connector plan for 2017

Dear [member name],

We recently sent you some information on renewing your Massachusetts Health Connector health plan for 2017. Based on the information we have about you, it looks like you can get health insurance coverage through Medicare.

You can still choose to renew your Health Connector plan for 2017. However, if you decide to stay enrolled through the Health Connector:

- You won't be able to get help paying for your premium or the cost of health services.
- You may miss out on the benefits and savings you could be getting through Medicare.
- You could end up paying a late enrollment penalty when you enroll in Medicare in the future.

### What you need to do

- **Get help with understanding your Medicare options.** You can get free help with understanding Medicare through the SHINE Program (Serving the Health Insurance Needs of Everyone). To make an appointment with a counselor call: 1-800-AGE-INFO (1-800-243-4636) and press 3. You can also call your town's Council on Aging for help.
- **Enroll in Medicare.** If you want to get Medicare coverage and haven't enrolled yet, you should do this as soon as possible. If you don't sign up during your Initial Enrollment Period for Medicare, you could end up paying a late enrollment penalty later on. Please contact the Social Security Administration at 1-800-772-1213 for help with enrolling. You can also find more information at: [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare)



- **Cancel your Health Connector plan for 2017 after you enroll in Medicare.** If you enroll in Medicare, you should cancel your 2017 Health Connector plan so that you don't have both Medicare and Health Connector coverage at the same time. Your Health Connector plan should be canceled between the 1<sup>st</sup> and the 22<sup>nd</sup> of the month before you want your coverage to end. For example, if you want your coverage to end as of February 1, you would cancel your Health Connector plan between January 1 and January 22. You can cancel your coverage through your online account at [MAhealthconnector.org](http://MAhealthconnector.org), or by calling Health Connector Customer Service.
  - **Important:** If you are the Primary Subscriber for your health plan and you decide to cancel, any dependents (such as a spouse) will need to enroll in a new plan if they still need coverage. Customer Service can help you with canceling your coverage and enrolling your dependents in a new plan.

### What is Medicare?

Medicare is the federal health insurance program for people over 65 and certain younger people with disabilities or end-stage renal (kidney) disease. To learn more about Medicare, go to [www.Medicare.gov](http://www.Medicare.gov).

### If you have questions

To get free help with Medicare enrollment or questions you have about Medicare, make an appointment with a SHINE counselor. You can contact SHINE by calling 1-800-AGE-INFO (1-800-243-4636) and press 3.

If you have questions about cancelling your Health Connector plan or enrolling dependents in a new plan, please call Health Connector Customer Service at 1-877 MA ENROLL (877-623-6765) or TTY: 1-877-623-7773.

Sincerely,

Massachusetts Health Connector and SHINE

# Can you keep a Health Connector Plan Once Medicare Begins?



*Yes, but in most cases it's to your advantage to sign up for Medicare when you're first eligible.*

- Eligibility will end for Connector financial assistance programs, the Advanced Premium Tax Credits (APTCs) or Cost Sharing Reductions (CSRs)
  - Exception: Individuals who would pay Part A premiums may qualify to retain them
- If you wait to enroll in Medicare
  - May pay late enrollment penalty for Medicare B or D
  - May experience a gap in coverage when enrolling Part B
- No coordination between Medicare and Health Connector Plans
- Reminder: Medicare Advantage Plans, Medigap Plans, and financial assistance programs available to Medicare beneficiaries

# Can you keep a Health Connector plan once Medicare begins?



If you are:	Can you keep a Marketplace Plan after enrolling in Medicare?	Are you eligible to continue receiving tax credits and reduced cost-sharing?
Currently enrolled in a <b>Health Connector</b> plan and become entitled to <u>Premium-free</u> Part A	Yes	No. Any tax credits the individual is receiving in the plan will be discontinued once Part A coverage begins.
Currently enrolled in a <b>Health Connector</b> plan and become eligible to <u>buy Premium</u> Part A & Part B	Yes	Yes, if you <i>only</i> enroll in Part B (B doesn't constitute Minimum Essential Coverage). No, if you enroll in Premium Part A.

# Health Connector Drug & Dental Coverage

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## *Prescription Drug Coverage*

- Prescription drug coverage in Health Connector plans is NOT required to be creditable
  - Need to verify creditability with plan or possibly face a Part D penalty upon enrollment

## *Dental Coverage*

- In Massachusetts everyone can purchase a dental plan through the Health Connector
  - Dental Coverage is not Subsidized
  - Exception: Individuals who would pay Part A premiums may qualify to retain APTCs and CSRs

# Enrollment into Medicare A & B

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*Enrollment into Medicare is automatic for those receiving Social Security Benefits*

- Early Retirement
- Social Security Disability

*Otherwise individuals must enroll by contacting Social Security during their Initial Enrollment Period*

- 7 Month Special Enrollment Period around your 65<sup>th</sup> birthday

*Delayed Enrollment into Medicare*

- General Enrollment Period January 1 – March 31, effective date of July 1
- 10% premium penalty for every 12 months you delay (lifetime)
- Limited availability: Equitable Relief (discussed later)

# Canceling a Health Connector plan

*If you enroll in Medicare, you should cancel your current Health Connector health insurance plan.*

- You can do this through your online account at [MAhealthconnector.org](https://MAhealthconnector.org), or by calling Health Connector Customer Service
- If you are the Primary Subscriber for your health plan and you decide to cancel, any dependents (such as a spouse) will need to enroll in a new plan if they still need coverage
- If you **do not cancel** your plan and you are receiving an Advance Premium Tax Credit, you may have to **pay back any tax credit** that you received in the months after you became eligible for Medicare
- If you're enrolled in a Health Connector dental plan, you can stay enrolled in your dental plan without worrying as it is not affected by being eligible for Medicare

*Note that Health Connector members must cancel their plans prospectively. For example, if the member cancels before the 23rd of the month, coverage will end at the end of that month. If they cancel after the 23<sup>rd</sup>, coverage will continue to the end of the following month.*

# Understanding Your Medicare Coverage Options

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## *SHINE Counselors*

- Free help with understanding Medicare is available through the SHINE Program.
- To make an appointment with a counselor call: 1-800-AGE-INFO (1-800-243-4636) and press 3 or go to the local Council on Aging

## *Additional coverage options may be found on Medicare.gov*

- Medicare Advantage Plans (Medicare Part C)
- Medicare Supplemental Plans/Medigap Policies
- Medicare Prescription Drug Plans (Medicare Part D)

*You may qualify for programs to lower your Medicare premiums, deductibles, copays and prescription costs. See SHINE for help with:*

- MassHealth, Medicare Savings Programs, Extra Help and Prescription Advantage



# Equitable Relief

For individuals who were dually enrolled in the  
Health Connector and Medicare

# Equitable Relief

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- It was recognized by the federal government that Connector and Marketplace systems are not yet able to provide easy access to Medicare eligibility information so members are not alerted in a timely fashion that they need to apply
- There are also disincentives to apply for Medicare- loss of assistance to pay, potential penalties, so costs would increase
- Consequently, an administrative process was created that allows people with Medicare to request relief from the Social Security Administration (SSA)
  - Immediate or retroactive enrollment into Medicare Part B and/or
  - Elimination or reduction in a Medicare Part B late enrollment penalty

# Equitable Relief Eligibility

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- Currently or were enrolled in coverage through the Marketplace
  - Federal or State Marketplace (Connector)
  - SHOP Enrollees excluded
- Entitled or enrolled in Premium-Free Medicare Part A
  - Became eligible for Medicare on July 1, 2013 or later
  - Not currently in 7 month Initial Enrollment Period

**Must apply with Social Security prior to  
September 30, 2017**

# Equitable Relief Process

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- Contact Social Security to request Equitable Relief
  - 1-800-772-1213 or make appointment at local Social Security office
- Complete a Medicare Part B enrollment form
- Provide documentation reflecting Marketplace enrollment
  - Periodic data match notice
  - Marketplace eligibility determination notice
  - IRS Form 1095-A
  - Marketplace premium invoices and proof of payment

## Next Steps

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- Social Security will inform individual of Medicare Part B enrollment and effective date
  - Medicare Part B can begin month of application or if requested, up to two months before application
    - Premiums must be paid for all months of Medicare Part B coverage, even if retroactive
  - Notification of the Medicare Part B enrollment will occur after the Medicare Part B coverage starts
  - Consider remaining in Health Connector coverage until Medicare Part B enrollment confirmation
    - Ensures no gap outpatient/prescription coverage
    - Responsible for full Health Connector premium

# Next Steps:

## Enrollment in Additional Medicare Coverage

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- Medicare Advantage
  - Must have Medicare Part A & Medicare Part B to enroll
  - Special Enrollment Period (SEP) begins month of Part B enrollment notification and ends 2 months later
  - May retroactive to the first day of the month
- Medicare Part D
  - 2 months special enrollment period from end of Health Connector plan
  - Coverage will begin first day of the following month
- Medigap/Medicare Supplement Plans
  - Must have Medicare A & Medicare Part B to enroll
  - Continuous enrollment period
- Contact SHINE or 1-800-Medicare for Enrollment Assistance

# Key Messages

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- If you have Medicare already, the Health Connector is not for you.
- In most cases, if you have Health Connector coverage, it's to your advantage to sign up for Medicare when you're first eligible.
  - Eligibility will end for Advanced Premium Tax Credit (APTC) or Cost Sharing Reductions (CSR)
  - Delayed enrollment into Medicare Part B may increase your Medicare Part B premium
- It's important to end your Health Connector plan in a timely fashion so that there are no gaps in coverage.
- There are resources in your community to help.

# Where can you get help?

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## **SHINE Counselors**

- Free help with understanding Medicare is available through the SHINE Program (Serving the Health Insurance Needs of Everyone). To make an appointment with a counselor call: 1-800-AGE-INFO (1-800-243-4636) and press 3

## **Assisters:**

- These trained and certified individuals can help from application through enrollment into new health insurance plans and answer questions about eligibility, application, payments, plan details, and health care reform rules and requirements
- To find an Assister, visit <https://www.mahealthconnector.org/help-center>

## **Health Connector Customer Service:**

- The Health Connector has a customer service line and walk-in centers around the Commonwealth located in Boston, Worcester and Springfield
- For information on how to contact the Health Connector, visit <https://www.mahealthconnector.org/about/contact>

# Resources

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- SHINE (Serving the Health Insurance Needs of Everyone) counselors:  
<http://www.mass.gov/elders/healthcare/shine/serving-the-health-information-needs-of-elders.html>
- Enrollment assister search:  
<https://betterhealthconnector.com/enrollment-assisters>
- Health Connector home page: [www.mahealthconnector.org](http://www.mahealthconnector.org)
- Resource download page (Shopping Guides, Guide to Subsidies, ConnectorCare Overview, Standardized QHPs):  
[www.mahealthconnector.org/help-center/resource-download-center](http://www.mahealthconnector.org/help-center/resource-download-center)
- Customer service information (call and walk-in centers):  
<https://betterhealthconnector.com/about/contact>

# Questions

