

MassHealth Updates

Massachusetts Health Care Training Forum
July 2015



Today's MassHealth Updates

1. Revised SACA-2 Application Update
2. ACA-3 Application Completion and Verification Tips
3. Renewal Update
4. Transitional Review for Members turning 65
5. Health Safety Net (HSN) Updates

REVISED SACA-2 APPLICATION

Revised SACA-2 Application

- MassHealth has updated the paper (SACA-2) application for health benefits. The Application for Health Coverage for Seniors and People Needing Long-Term-Care Services was revised in March 2015
- The revised version of the SACA-2 has been updated to better align with the online application
- The revisions allow indexers to enter applications more quickly and efficiently
- The revisions clarify language to more effectively gather accurate data
- Changes recommended by field workers and advocates were also incorporated into the SACA-2 revision

Who should complete a SACA-2 application?

- Individuals aged 65 and older and who are living in the community;
- Individuals any age who need long-term-care services (either in a nursing facility or in the community);
- Individuals who are eligible under certain programs to get long-term-care services to live in the community; or
- A member of a married couple living together and
 - both spouses are applying for health coverage;
 - there are no children under age 19 living with the couple; and
 - one spouse is aged 65 or older and the other spouse is under age 65

SACA-2 Revisions for March 2015

- The supplements were renamed the letter A was removed and it is now the “Long-Term-Care Supplement”
- Reordered some of the questions and redesigned the Long-Term-Care Supplement to be used as a stand-alone form. A signature section was also added to this supplement
- Brought current job and income Information section in line with the ACA-3.
- Added language about tax filing to assist in Modified Adjusted Gross Income (MAGI) determination if a member of the household is under age 65

SACA-2 Revisions for March 2015 **MassHealth**

(Continued)

- The assets section was reordered to put the most common types of assets first and give a more distinct delineation to the separate sections by using bolder lines
- Money from other sources section was reordered for sources of income and how often they are received
- A marital status question and a question about owning or renting property in the information sections about the applicant and spouse was added
- A fax number was added under where to send a completed and signed SACA-2

Where should the completed signed SACA-2 Application be sent?

- Mail the filled-out, signed application to
MassHealth Enrollment Center
Central Processing Unit
P.O. Box 290794
Charlestown, MA 02129-0214
- Fax the filled-out, signed application to
1-617-887-8799

**ACA-3:
TIPS FOR APPLICATION
COMPLETION**

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 Completion **MassHealth** Tips

- The paper application ACA-3 “Application for Health and Dental Insurance and Help Paying Costs” should be completed **when other methods are unsuccessful.**
- Overall the amount of missing critical data (MCD) information has decreased dramatically from 48% to a remarkable 9%, and we are hoping for this to continue.
- Assister submitted applications have increased from 45% to 64%.
- In order to ensure timely processing and appropriate eligibility determinations, the applications must be completed with **all** accurate information
- Some paper applications received still have missing information creating missing critical data (MCD), mandatory information needed to complete an application

ACA-3: Application Completion **MassHealth**

Tips Residency

- Massachusetts residence is an eligibility requirement for MassHealth, the Health Connector, and the Health Safety Net
- When competing address information list the residential address under the home address and the P.O. Box under the mailing address
- If the applicant is homeless and using a P.O. Box for a mailing address please remember to check off that the applicant is homeless
- Applicants and ongoing members need to have the correct mailing address on file so that they can receive information in the mail about their application or their ongoing benefits

ACA-3: Application Verification Tips Residency (continued)

When proof of Mass residency is requested, acceptable proofs include:

- School records (if school is private, additional documentation may be requested)
- Section 8 agreement
- Homeowner's insurance agreement
- Proof of enrollment of custodial dependent in public school
- Notarized affidavit supporting residency for a minor child
- A statement from a homeless shelter

ACA-3: Application Verification Tips Residency (continued)

When proof of Mass residency is requested, acceptable proofs include:

- Copy of deed and record of most recent mortgage payment (if mortgage is paid in full, provide a copy of property tax bill from the most recent year)
- Copy of lease and record of most recent rent payment (both are needed)
- Mortgage deed showing primary residence
- Nursery school or daycare records (if school is private, additional documentation may be requested)
- Current utility bill or work order dated within the past 60 days

ACA-3: Application Verification

Tips Residency (continued)

Unacceptable proofs of residency include:

- MA Driver's License
- Paystubs with the address
- A self declared statement or affidavit that is not notarized
- Any other document that is not listed on the previous slides.

ACA-3: Application Completion Tips

▪ STEP Parental Information

- If “yes”, a Noncustodial Parent (NCP) form will be sent to the applicant. The choices are either the absent parent is deceased, unknown, or does not live with the child
- Please be careful when completing Section 5 one of the above must be answered yes
- Applications are being received with all answers checked as no in the Parental Information section
- If they answer YES, they must list the child’s name (in the case of multiple absent parents)

ACA-3: Application Completion

Tips (The Noncustodial Parent Form)

- **The Noncustodial Parent (NCP) completion tips**
 - When listing the NCP we need their first and last name and list the complete address of the NCP for HCentive data entry
 - Answer mandatory questions regarding health insurance. Is the NCP court ordered to provide health insurance? If yes, you must answer where and when or check I do not know.
 - If the absent parent does cover the child, be sure to list the details on the NCP form and send a photocopy of the card if it is available

ACA-3: Application Verification Tips (Income)

- Please ask for gross income (after deductions) if the applicant is working.
- If the applicants indicates zero income, it would be helpful to have them identify them and explain why for example,
 - 1) I do not do any work at all as a paid employee; and
 - 2) I do not do any work at all in my own business, profession, farm, S Corporation or Partnership;
 - 3) I do not have a job or business from which I am temporarily absent because of illness, bad weather or labor dispute
- If income is unearned we calculated as a monthly average for example \$100 per week is $\$100 \times 4.333 = \433.3 monthly income

ACA-3: Application Verification Tips (Immigration)

- Please make sure to complete all immigration information on the paper application. Do not put “see attached”
- Certain immigration and other documents are very hard to read after they are faxed and scanned in at the electronic document center
- Examples include; LPR card, EAC card, Passports ,VISA Drivers License, SS card
- Please enlarge and most importantly lighten them so they can be read and data entered with the correct information

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: (1-617-887-8799) has been added to SACA revision

OVERVIEW OF 2015 MASSHEALTH RENEWALS

Renewal Agenda

- Federal Renewal Requirements
- Overview of MassHealth Renewal Strategies
 - Round 1 (Spring 2015)
 - Round 2 (Summer 2015)
- Renewals for HIX Disabled Members
 - Who Does NOT Need to Take Action
 - Who Needs to Take Action
 - Outreach Strategies and Assistance
- Renewals in 2016 and Ongoing

FEDERAL RENEWAL REQUIREMENTS

Federal Renewal Requirements

- Federal law requires MassHealth to renew member eligibility every 12 months. Through this process MassHealth ensures eligible members receive benefits.
 - Due to system issues, MassHealth suspended renewals in fall of 2013
- Under the ACA, MassHealth is required to use Modified Adjusted Gross Income (MAGI) methodologies to review and re-determine benefits for members under age 65
 - This accounts for roughly 1.2M MassHealth members (approximately 735K households)
 - These members will need to complete a new application through the new HIX system at MAhealthconnector.org
- Traditional populations including elders and members in the Home and Community Based Waiver (HCBW) are not subject to MAGI and will continue to be renewed on their due dates

OVERVIEW OF MASSHEALTH 2015 RENEWAL STRATEGIES

MassHealth Renewal Strategies

Round 1



- In January 2015, MassHealth began renewals for members subject to MAGI
- Between January and April MassHealth conducted three rounds of renewals for families where at least one member was enrolled in MassHealth Standard, CarePlus or Family Assistance.
 - Accounted for ~500K members/~320K households
 - Did not include households with disabled members or those on premium assistance
- Heads of households were sent letters and paper applications.
 - In order to renew their benefits they needed to submit a new application within 45 days of receiving their letter
 - If they failed to take action by that date they were sent a letter informing them their benefits closed in 15 days.

MassHealth Renewal Strategies

Round 2



- This summer MassHealth will begin renewals on the remaining under-65 MAGI population
- Starting in **July**, MassHealth will automatically renew benefits for some disabled members through various processes, including SSI data matching, Administrative Review and Express Lane renewal process.
 - Members will not need to complete a new application and will have their benefits automatically renewed for one year.
- Starting in **August**, MassHealth will begin to outreach to the remaining MAGI members who need to proactively submit an application to renew their benefits including:
 - disabled,
 - remaining members in MassHealth Standard, Family Assistance and CarePlus,
 - members with expired TMA/MAOA (Transitional Medical Assistance/ MAOA), and
 - Premium Assistance households.

RENEWALS FOR HIX DISABLED MEMBERS

Members Who Do NOT Need to Take Action

- The following disabled individuals are automatically eligible for MassHealth based on data sources and do NOT need to renew their benefits:
 - Individuals who receive SSI benefits
 - Those who meet the following criteria to be eligible for Administrative Review:
 - Have Social Security as their sole source of income (this includes SSDI and RSDI) and Medicare
 - Those who meet the following criteria to be eligible for Express Lane Renewal
 - Meeting MassHealth income (childless adults $\leq 133\%$ FPL or families $\leq 150\%$ FPL) and SNAP income criteria (childless adults $\leq 163\%$ FPL or families $\leq 180\%$ FPL)
- In July 2015 MassHealth will send a letter to households meeting criteria for Administrative Review or Express Lane Renewal telling them they have been reviewed automatically and that they do not need to respond to MassHealth unless they have changes to report
- Households where all members have received an eligibility determination from the new HIX system will be excluded from the renewal process

Renewals for MassHealth HIX Disabled Members



- In July, the HIX will release critical functionality that will allow MassHealth to conduct renewals for disabled children (all incomes) and most adults (incomes $\leq 133\%$ FPL)
 - This will allow MassHealth to more seamlessly renew benefits for these populations
- The first week in August, MassHealth will start sending renewal notices with applications to impacted disabled households. They will be given 45 days to reapply
 - Members will strongly be encouraged to reapply online, with an Enrollment Assister or over the phone.
- If the fail to reapply they will be sent a termination notice and their benefits will end within 14 days.

Remaining MassHealth Renewals for 2015

- The following MassHealth members will be outreached for renewal in groups on a monthly basis until November 2015
 - MassHealth Standard/ Family Assistance/ CarePlus who have not yet been reviewed
 - Expired TMA and MAOA
 - Premium Assistance
- All households will be sent a renewal notice and an application and given 45 days to reapply, if they fail to reapply they will be sent a termination notice and their benefits will end within 14 days.
- MassHealth Limited/HSN (Health Safety Net) and the remaining disabled members (including CommonHealth) who cannot be determined through the HIX will not be outreached for renewal until early 2016.

MassHealth Outreach Strategies

- MassHealth is working with our partners and stakeholders to develop outreach strategies for the remaining renewal populations.
- MassHealth will continue to employ similar outreach resources available to individuals during the first round of renewals, including:
 - Use of enrollment assisters
 - Continue outreach, provide education, and engaging our community partners
 - Massachusetts Health Care Training Forums (MTF): Quarterly Trainings, Webinars, FAQs

MassHealth Outreach Strategies – Enrollment Assisters



- MassHealth and the Health Connector train enrollment assisters throughout the Commonwealth to provide free in-person assistance to anyone needing to submit an application. Our assister community includes:
 - 1,200 trained Certified Application Counselors (CACs) from 170 organizations, including nearly all hospital and Community Health Centers
 - 87 trained Navigators from 15 organizations
- Each renewal letter will encourage members, if assistance is needed, to locate and schedule appointments with an Enrollment Assister in their area
- To locate available assisters visit <http://betterhealthconnector.com/enrollment-assisters>
 - Use this website to input an address or zip code to locate assisters in the area

MassHealth Outreach Strategies – Community Partnerships

- We have also partnered with Health Care for All (HCFA) through an ACA Consumer Assistance Program to implement robust consumer assistance and outreach projects for targeted populations related to renewals
 - HCFA will work on conducting additional educational trainings to community partners related to renewals specifically for disabled members.
 - This campaign will specifically target hard-to-reach consumers with low to moderate incomes, and those with limited and non-English-speaking households.
- Additional outreach materials will be developed and deployed in partnership with HCFA and the Blue Cross Blue Shield Foundation
- MassHealth will continue to partner with local Community Health Centers (CHCs) and other community groups to host renewal walk-in events

MASSHEALTH RENEWALS IN 2016 AND ONGOING

MassHealth Renewals in 2016 and Ongoing



- After MassHealth members have transitioned to the new the HIX system, they will be subject to a review of their benefits every year
- If MassHealth is able to automatically renew benefits based on information on file and from data sources, a notice will be sent outlining our basis for renewal
 - Members will **not** need to respond unless they have changes to report
- MassHealth members who are not able to be automatically renewed will be sent a pre-populated review form which must be responded to within 45 days
 - Members will be able to renew online, over the phone, by fax, by mail, or in person

**TRANSITIONAL REVIEW
PROCESS FOR MEMBERS
TURNING 65**

Transitional Review Process

- Members who are 64 will be mailed an eligibility review form when they are 64 and 10 months and they will have 45 days to return the form
- The “Eligibility Review for Seniors and Certain People Needing Long-Term-Care Services will determine if the member will remain eligible for any ACA continuing coverage
- If the member is no longer eligible for any ACA coverage they will be determined for traditional MassHealth coverage or nursing home services at home or in a medical facility

Transitional Review Process (continued)

- The MassHealth Eligibility Review (MER) will ask for asset information
- The asset limit is \$2000 for an individual and \$3000 for a couple
- The MER will also determine eligibility for nursing home services such as Frail Elder Waiver (FEW), Personal-Care-Attendant Services (PCA), and the Buy-In programs
 - Review forms can be mailed to
Health Insurance Processing Center
P.O. Box 4405 Taunton, MA 02780
or faxed to **FAX: 857-323-8300**

HEALTH SAFETY NET (HSN) UPDATES

Health Safety Net Update: Claims Training Opportunities

- The Health Safety Net Office plans to offer trainings related to HSN claims.
- Topics include:
 - HSN-specific rules for medical claims
 - HSN dental claims processing
 - 90-day Waivers
 - Final Deadline Waiver Requests
 - Understanding HSN Validation Reports and how to send corrections
 - Interaction between MMIS and the HSN claims system

Health Safety Net Update: Claims Training Opportunities

- Interested in the trainings?
 - If you have specific areas of interest and/or additional claims-related topic suggestions, please fill out the form at the end of the MTF handout.
 - Leave the form with registration at today's MTF Meeting.

- Locations and dates are to be determined.

Thank you

Questions?

