

MassHealth

Premium Assistance Program

Reminders and Updates

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Programs



Today's Topics

- What is Premium Assistance?
- Review of Eligibility Criteria
- REMINDER: Requirement and Failure to Enroll
- UPDATE: Access to ESI Mailing and Closures
- Student Health Insurance Plan Premium Assistance (SHIP PA) Overview
- SHIP PA 2016 Pilot
- SHIP PA Changes for 2017

What is Premium Assistance?

- MassHealth helps eligible members pay for their health insurance by sending them monthly payments.
- Eligibility for MassHealth Premium Assistance is determined by the individual's MassHealth coverage type and the type of health insurance that the individual has or has access to.
- MassHealth Premium Assistance programs are designed to provide MassHealth a cost effective way of delivering benefits to MassHealth members who have health insurance.

Eligibility Criteria for Premium Assistance

MassHealth can provide members with a Premium Assistance (PA) benefit when the member and the health insurance policy meet certain criteria. MassHealth may provide a PA payment to an eligible member when all of the following criteria are met:

- The health-insurance coverage meets the Basic Benefit Level (BBL).
- The health-insurance policy holder is either in the Premium Billing Family Group (PBFPG) or in certain situations the policy holder resides with the individual who is eligible for the PA benefit.
- The health-insurance policy is a policy that MassHealth has authorization to purchase based on the eligibility of the MassHealth members covered by the policy.

Eligibility Criteria for Premium Assistance



MassHealth may provide premium assistance for the following categories of health insurance:

- Employer Sponsored Insurance (ESI): To which the employer contributes at least 50% toward the monthly premium amount.
- Other Group Insurance Plans: To which an employer may contribute less than 50% toward the monthly premium amount, COBRA coverage, and other group health insurance access.

The categories of health insurance that MassHealth has authorization to provide premium assistance for by MassHealth coverage type are:

MassHealth Coverage Type	ESI 50% Plans	Other Group Insurance Plans
<ul style="list-style-type: none"> • Standard (except BCCT members with income over 133%) • CommonHealth • CarePlus • Family Assistance Children at or below 150%FPL, Young Adults, HIV+ and Disabled Adults 	Yes	Yes
<ul style="list-style-type: none"> • Family Assistance Children between 150% and 300% FPL 	Yes	Not eligible for premium assistance

REMINDER: Requirement to Enroll in ESI

Members who have access to ESI that meets MassHealth criteria must enroll in coverage upon request:

- A determination is done in the online system (HIX) and will generate a notice advising the member of the need to enroll in the ESI plan within 60 days.
- Additional notification is sent to the individual who has access informing them of which ESI plan(s) offered by their employer meet the criteria for MassHealth Premium Assistance.
- Members must contact the MassHealth Premium Assistance Unit upon ESI plan selection and enrollment in order to begin receiving premium assistance payments.

Failure to Enroll in ESI

For members who the Premium Assistance Unit has confirmed access to ESI but member fails to enroll within the 60 day timeframe:

- Upon expiration of the 60 day deadline to enroll into health insurance, HIX will perform an eligibility determination and terminate coverage for all except the following members:
 - Pregnant women in Standard or CommonHealth
 - Children or young adults receiving Standard or CommonHealth

- A termination notice will be sent.

Investigations by Coverage Type **MassHealth**

MassHealth Coverage Type	Investigate self declared insurance?	Investigate access to ESI and require enrollment in coverage?
Standard	Yes	Yes, all but BCCT and HIV
CommonHealth	Yes	Yes
CarePlus	Yes	Yes
Family Assistance		
• Children	Yes	Yes
• Young Adults below 150%FPL	Yes	Yes
• Young Adults above 150%	No	No
• Disabled Adults	Yes	Yes
• Adults and Elders	No	No
Limited	No	No

Approval for Premium Assistance

- An eligibility notice will be sent informing the policy holder of the premium assistance approval and the premium assistance payment amount.
 - **Please note** certain MassHealth members may have a “required member contribution” that reduces the amount of premium assistance, based upon their FPL.
 - In certain circumstances, if the required member contribution exceeds the monthly cost of a member’s ESI, the member will be responsible to pay the difference in the form of a premium bill.
- The policy holder will receive the premium assistance payments monthly for the following month’s health insurance premium.
- Premium assistance payments begin in the month of the MassHealth Premium Assistance eligibility determination or in the month that health insurance deductions begin, whichever is later.
- Members are encouraged to sign up for direct deposit of their premium assistance payment.

UPDATE: Access to ESI Mailing and Closures

- On November 2016 and February 2017 MassHealth conducted mailings to households who have been identified as having potential access to employer sponsored health insurance.
- MassHealth's mailing requested employment and insurance information and included an "Additional Information about Your Access to Employer Sponsored Health Insurance Coverage" form. The MassHealth mailing provided a 30 day period to return this information to MassHealth and noted if a response was not received within 30 days, MassHealth benefits could be terminated.

Access to ESI Mailing and Closures (cont'd)

- Some MassHealth members have lost eligibility as a result of not completing and returning this form to MassHealth.
- Members who have failed to complete the form may obtain a copy at <http://www.mass.gov/eohhs/docs/masshealth/appforms/esi-1.pdf> or call 1-800-841-2900.
- Completed forms will be reviewed and eligibility reestablished from the date of receipt. Additionally, based on the information received, Premium Assistance will investigate access to employer sponsored health insurance.
- Members who have questions about their eligibility should contact MassHealth Customer Service at 1-800-841-2900.
- Members who have questions about completing the form should contact the Premium Assistance Unit at 1-800-862-4840.

Contact Us

Premium Assistance Hotline: 1-800-862-4840

Fax: 617-451-1332

Mailing Address:

Premium Assistance Unit

PO Box 9212

Chelsea, MA 02150

**Premium Assistance
for
Student Health Insurance
Plans**

SHIP PA

SHIP Premium Assistance Program (SHIP PA) Background

- Since ACA implementation & expansion of Medicaid in Massachusetts, overall SHIP enrollment declined at public colleges/universities by an average of 33%.

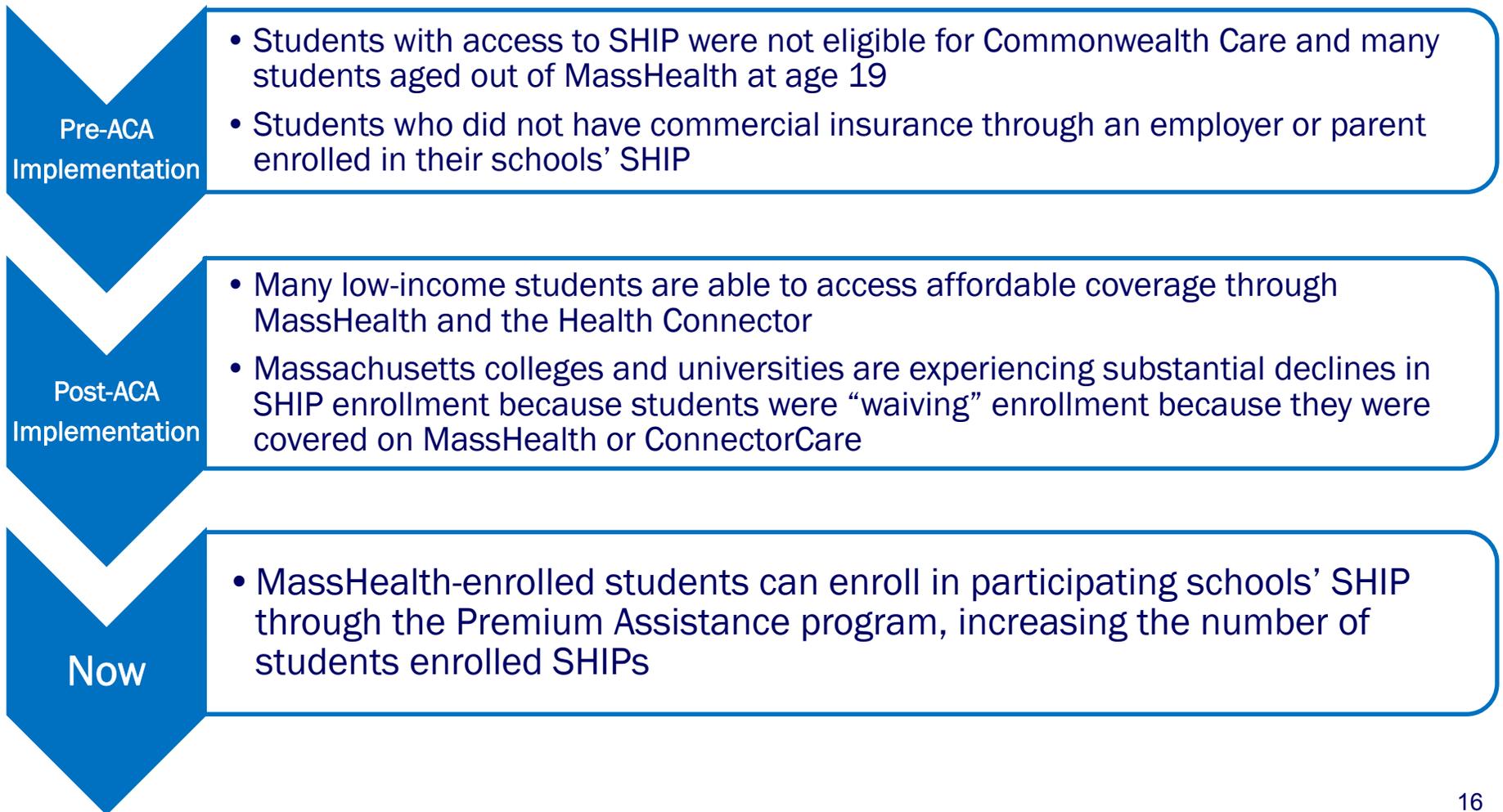
Institution	2013/2014 SHIP Enrollment	2014/2015 SHIP Enrollment	% Change
UMASS Boston, Lowell, Worcester, Dartmouth, Amherst*	10,069	7,889	-22%
Massachusetts Community Colleges	8,234	4,634	-44%
Massachusetts State Universities	4,476	3,061	-32%

**Data for UMass Amherst not yet available*

SHIP Premium Assistance Program (SHIP PA) Background (cont'd)

- The Connector and MassHealth teamed up to explore the idea of using Premium Assistance to pay for SHIP coverage for MassHealth students.
- Launched a pilot SHIP Premium Assistance Program in Fall of 2016 for Massachusetts public colleges and universities, for whom the Connector procures SHIP coverage.
- Offered students enrolled in MassHealth the opportunity to enroll in their SHIP program and to have premium paid through Premium Assistance on a *voluntary* enrollment basis.

Evolution of Student Health Insurance Plan (SHIP) Enrollment



SHIP PA Program: Value and Benefits

■ Benefits for Students:

- Expanded access to private insurance, providing students a wider network of providers while retaining MassHealth benefits.
- Access to out-of-state and out-of-country coverage.
- Students in the Premium Assistance program maintain their MassHealth eligibility and benefits at MassHealth cost sharing levels when seeing provider participating SHIP carrier networks.

■ Benefits to Colleges & Universities:

- Premiums stabilize and improve over time.
- Increased enrollment enhances long-term viability of the Plan.
- Frees up financial aid dollars otherwise used on SHIP to be used elsewhere.
- Minimal administrative burdens because TPAs manage processes.

■ Benefits to the Commonwealth of Massachusetts:

- Cost savings to MassHealth and the MA State budget.
- Given uncertainty of Medicaid program changes under new administration, this type of program will make Medicaid dollars go further to maintain Medicaid for more MA residents.

SHIP PA Fall 2016 Experience

■ Successes

- In under 12 months, developed systems, communicated with stakeholders, set up dedicated customer service team, and enrolled students, made payments.

■ Enrollment

- Overall PA enrollment: as a voluntary program, 4,576 Students from 30 public colleges and universities were enrolled in the fall of 2016.

■ Areas for Improvement

- Enhanced communication and information availability.

SHIP PA Program Changes and Enhancements for 2017

■ Mandatory Enrollment

- Under new federal authorities in the 1115 Demonstration Waiver, students who are MassHealth members are required to enroll in those SHIP plans as a condition of their MassHealth eligibility.
- Continuous MassHealth Eligibility
 - SHIP PA Students' MassHealth coverage will be protected and continuous for the 12 month duration of SHIP policy year, as beginning on the SHIP policy effective date.
- Expansion to private colleges and Universities
 - Outreach underway to expand current enrollment model via TPA to Massachusetts private colleges and universities.

SHIP PA Differences from Traditional PA

- Students enroll once in the fall semester or in spring semester, and keep the SHIP plan for the entire policy year.
- Payments are made directly to the SHIP enrollment broker and not to the student.
- Payments made in lump sum to cover full year (or spring semester) and not monthly like for members with ESI.
- Provides direct member reimbursement or provider payments to reimburse out of pocket costs associated with MassHealth covered services provided by a non-MassHealth provider who is in the SHIP plan network.*

*through the end of 2017 while other federal authorities are being negotiated.

Streamlined Enrollment in SHIP PA

Workflow Overview

1. Student is accepted to and enrolls in school for the fall semester
2. Student receives tuition bill inclusive of SHIP premium with instructions on how to enroll or waive the SHIP plan
3. Student logs on to TPA online enrollment system. MassHealth-enrolled students are prompted and educated about benefits of the Premium Assistance (PA) program
4. 2016 MassHealth student elected SHIP plan → 2017 automatically enrolled
5. TPA transmits student information to MassHealth
6. MassHealth verifies student's MassHealth eligibility

MassHealth Verifies PA Eligibility

- MassHealth notifies TPA of eligibility
- TPA enrolls student in SHIP.
- MassHealth makes premium payment to TPA
- Carrier is paid directly by TPA.
- Student is sent approval notice and educational materials about Premium Assistance program and SHIP.

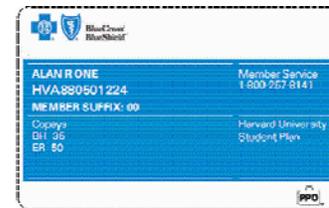


MassHealth Cannot Verify PA Eligibility

- MassHealth notifies TPA that student is not eligible for premium assistance.
- TPA outreaches student advising student she must log back in to the system and either enroll in SHIP or prove coverage elsewhere.

Coordinating MassHealth Benefits with Other Insurance

- Members should always show BOTH their MassHealth card and any other health insurance card(s).



- Members should always ask their provider if s/he accepts MassHealth and the SHIP plan when scheduling appointments.
- If using a MassHealth provider, provider coordinates billing with both insurers. If using a SHIP in-network provider, member must submit information for member reimbursement.
- When newly transitioning onto a SHIP plan, members may need to contact their providers to determine if new prior approvals need to be obtained from the new SHIP plan for things like prescriptions or upcoming medical procedures.
- For questions, members can call SHIP PA customer service at 1-855-273-5903.**

SHIP PA Member Reimbursement Process

If a member sees a SHIP in network provider for MassHealth covered services, MassHealth will reimburse the member for incurred out of pocket costs, so s/he will pay no greater than s/he would have if on MassHealth only.

How to obtain reimbursement:

- The student must submit the following critical information in order to provide reimbursement:
 - Date of service
 - Provider name and address
 - Service received
 - Member responsibility
 - Where the member wants payment sent (member address or provider address)
 - Provider receipt or EOB

*Reimbursement Forms are in development and will be available shortly

- Reimbursement requests can be sent via:
 - Email: MassHealthSHIPPA@umassmed.edu
 - Mail: Premium Assistance Program P.O. Box 120068, Boston, MA 02112 ATTN: SHIP
 - Fax: [617-886-8400](tel:617-886-8400) Subject Line: SHIP PA
- Questions? call SHIP PA customer service at 1-855-273-5903.

QUESTIONS?