

MassHealth Updates

Massachusetts Health Care Training Forum
January 2021

Agenda



- MassHealth's Response to COVID-19 Operations Update
- Extension of Coronavirus Relief Funds
- End of Year Tax Filing
- Notice of Birth (NOB) Updates
- 2021 Social Security Cost of Living Adjustment (COLA)
- One Care Program Update
- Recertification of Certified Application Counselors (CACs)
- MassHealth Customer Service Center: Menu Changes
- Resources: COVID-19 Resource



MassHealth Operations Update:

Response to COVID-19

Response to COVID-19 Health Emergency

The Secretary of Health and Human Services, Alex Azar, extended the COVID-19 national public health emergency declaration, effective January 21, 2020. This extension is for 90 days.

- In response to COVID-19, and to support the health and safety of our members and staff:
 - All MassHealth Enrollment Centers (MECs) will be closed for walk-in visitors until the federal emergency is lifted
 - The MassHealth Customer Service Center has maintained regular business hours

MassHealth

Response to COVID-19 Health Emergency

- MassHealth will maintain coverage for individuals who have:
 - MassHealth (Medicaid/CHIP) coverage, Children's Medical Security Plan (CMSP), or Health Safety Net (HSN) as of March 18, 2020
 - been newly approved during the COVID-19 public health national emergency, and through the end of the month in which such national emergency period ends
- Individuals will not lose coverage or have a decrease in benefits during the public health national emergency. Coverage will end only if an individual:
 - requests termination of eligibility
 - is no longer a resident of Massachusetts
 - is deceased
- MassHealth Eligibility Flexibilities for COVID-19

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Extension of Coronavirus Relief Funds

Extension of Coronavirus Relief Funds

Since early 2020, many applicants and members have experienced sudden changes of income due to COVID-19

- On December 27, 2020 a new federal law was signed that will soon extend coronavirus relief funds to qualifying individuals and families
- In addition to an extension in unemployment benefits, federal funds will be distributed to help support people during this time
- These dollars will go to eligible taxpayers
- Certain households can expect to receive a payment of up to \$600 (single filers and heads of household) or \$1,200 (joint filers), with an additional payment of \$600 per qualifying child
- Similar to the funds received in 2020, MassHealth or Health Connector applicants or members who receive this money <u>should not</u> enter it as income in their application
- For more information, visit the Health Connector website: https://www.mahealthconnector.org/covid-19

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How Income is Counted

The chart below is a summary of how MassHealth and the Health Connector count these sources of income to make an eligibility determination for a consumer.

Type of Income	Include in Current Income?	Include in Projected Annual Income?
Unemployment extension benefits (the new COVID-19 relief package extends certain unemployment benefit programs for 11 weeks)	Yes, regular unemployment should be reported as long as it is received	Yes, the member or applicant should make their best prediction about their yearly income accounting for how long they expect to receive unemployment
EXTENSION to the Federal Pandemic Unemployment Compensation, \$300 unemployment "bump" beginning in January 2021	No , do not include this amount in the unemployment benefits you report for the member	Yes! Do add the \$300 per week in when reporting expected yearly income. The \$300 is available for a maximum of 11 weeks (up to a maximum of \$3,300) ending in March
NEW "payment" of \$600 per adult and \$600 per qualifying child	No , do not include this income.	No , do not include this income



Entering Unemployment Income

MassHealth and the Health Connector count the Federal Pandemic Unemployment Compensation \$300 unemployment "bump" differently in order to make a program determination.

- Tips for entering Current and Yearly income:
 - Applicants/members should enter their current income (as it is right now)
 without the \$300 in additional UI income
 - When entering yearly income, consider how much has been earned so far this
 year, add any unemployment, including the extra \$300 per week (up to a
 maximum of \$3,300), and include what might be earned if and when they return
 to work later this year
 - If the income changes later, update the income information again so it is as correct as possible
 - Members who receive APTCs can always adjust the amount they take by using the slide on the Eligibility Page
 - For more information about DUA benefits: https://www.mass.gov/info-details/update-dua-issues-information-on-the-continued-assistance-for-unemployed-workers-act



End of Year Tax Filing Process



Health Coverage and Taxes

Federal Tax Filing

- Under the Affordable Care Act (ACA), health insurers (including MassHealth) who
 provide Minimum Essential Coverage (MEC) to individuals during the tax year are
 required to provide proof of health insurance to those individuals
- Implemented in 2019, the tax law repealed the federal individual mandate for individuals
 - The repeal of the federal individual mandate means that:
 - Consumers will only be penalized for not having health insurance coverage on their state tax return
 - ACA regulations require MassHealth to provide members with proof of insurance for Tax Year 2020 upon request
 - MassHealth will make the 1095-B Form available electronically or hard copies can be requested from MassHealth



Health Coverage and Taxes

State Tax Filing

- The Massachusetts Individual Mandate is still in effect
 - Massachusetts requires most adults 18 and over to purchase health insurance if it is affordable to them and meets <u>Minimum Creditable Coverage (MCC)</u> standards
 - Individuals will have to provide proof of their enrollment in health coverage on their state taxes
 - Failure to have health insurance for the entire year may result in a tax penalty
 - Individuals may be able to get an exemption if Minimum Creditable Coverage (MCC) is not affordable for them or for other special circumstances or hardships



Overview of Tax Forms

1099 - HC

- Form 1099-HC is a Massachusetts state tax document which is sent to members by their health insurance carriers. The 1099-HC form shows:
 - Which months during the calendar year members were enrolled in a health plan that meets the state's MCC requirements for at least 15 days
 - Individual member had income greater than 150% FPL at any point in the 2020 calendar year
 - The individual was at least 18 years old as of 12/31/2020

1095 - B

- Form 1095-B is a federal tax document.
- Form 1095-B will be available for certain MassHealth members electronically and upon request
- The Form shows which months during the calendar year members were enrolled in a health plan that meets the federal MEC requirements for at least 1 day

Note: Each covered <u>individual</u> (not household) will have access to the Form 1095-B from MassHealth electronically

1095-B and 1099-HC for MassHealth Members



MassHealth members enrolled in certain MassHealth coverage types must:

 File taxes showing proof of coverage for each month in which they were enrolled in MCC during the calendar year

Program	1095-B* Info	1099- HC Info
MassHealth Standard	1095 – B	1099-HC from MassHealth, unless member was 18 years or older and was <150% FPL all year
MassHealth CarePlus	1095 – B	1099-HC from MassHealth, unless member was 18 years or older and was <150% FPL all year
MassHealth CommonHealth	1095 – B	1099-HC from MassHealth, unless member was 18 years or older and was <150% FPL all year
MassHealth Family Assistance (Direct Coverage)	1095 – B	1099-HC from MassHealth, unless member was 18 years or older and was <150% FPL all year
Health Safety Net	No form – Not MEC	No form – Not MCC
MassHealth Limited	No form – Not MEC	No form – Not MCC

^{*} **Note**: Upon request, MassHealth will provide the Form 1095-B to members.

Getting 1095-B and 1099-HC Forms for MassHealth Members



- MassHealth will mail the Form 1099-HC to members starting 1/31/21
- NEW: For the 2020 tax year, members can go online or upon request to MassHealth receive their Form 1095-B
 - Members can access their Form 1095-B at Masshealthtaxform.com, after January 31, 2021, to view and print the Form or
 - Call MassHealth at 1-866-682-6745 (TTY: (800) 497-4648) to request a hard copy
- Members with questions about why they received the Form MA 1099-HC, how to get their Form 1095- B from MassHealth, or if they need a duplicate copy, should contact MassHealth at (866) 682-6745, TTY: (800) 497-4648 for people who are deaf, hard of hearing, or speech disabled

Members with Overlapping Health Connector and MassHealth Coverage

- There are situations when a member can get tax credits even though they have other coverage. They will receive two 1095 forms showing the overlapping coverage for those months
 - For example, people who transitioned between MassHealth and Health
 Connector programs or those who received retroactive MassHealth eligibility
- In general, if a member thinks their overlapping coverage was valid, they can report Health Connector coverage only for that month when filing their taxes
 - They <u>do not</u> need a corrected form from MassHealth, even if they do not report the MassHealth coverage on their taxes
 - MassHealth must tell a member if they had MassHealth coverage for at least one day in a month, but the member must decide if that coverage means they must repay tax credits

Members with Overlapping Health Connector and MassHealth Coverage

• IRS regulations say that if there is overlapping coverage with Medicaid (MassHealth) and a subsidized plan with APTCs/ConnectorCare through the Health Connector, the consumer will not have to pay back subsidies for that first overlapping month of coverage following an eligibility change. *However*, they may have to repay the APTCs starting the second month after the eligibility determination.

Members with Overlapping Health Connector and MassHealth Coverage

Member Example:

Wendy has been enrolled in a Health Connector plan since the beginning of the calendar year and she receives APTCs.

- Wendy comes to see you on July 16th and due to life changes she becomes eligible for MassHealth
- Wendy receives her MassHealth approval notice on July 24th which shows a MassHealth coverage (retro) start date of July 6th
- She's concerned that she has overlapping coverage and may have to pay back the APTCs she received during the overlap
- Take a moment and think about how you would respond to Wendy's concerns

Overlapping Health Connector and MassHealth Coverage



According to the rule regarding overlapping coverage Wendy is treated as not being enrolled in MEC until the first day of the second month following the eligibility change and does not have to pay back the APTC for the first month.

- Wendy received her notification on July 24th so she gets a month to react to that notification
- Wendy would not be penalized or have to repay any tax credits claimed before September 1st



Important Dates in 2021

Dates	Action
Mid-Late January	1095-A forms sent to all Health Connector members enrolled in a QHP (including ConnectorCare members)
Late January	NEW: MassHealth members can now access their 1095-B Form by going to Masshealthtaxform.com* or request a hard copy by calling MassHealth
March 1st	Individuals are asked to report any corrections to 1095 or 1099-HC forms to the Health Connector and/or MassHealth and new forms to be sent out prior to the tax filing deadline
April 15 th	State and Federal Tax filing deadline



Free Tax Assistance

- <u>VITA</u>: The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$57,000 or less, persons with disabilities and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.
- <u>TCE</u>: The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.
- <u>AARP Foundation Tax-Aide</u>: offers free tax help to anyone especially for those age 50 and older who can't afford a tax preparation service. IRS-certified volunteers understand that retirement or other life changes may make tax filing a little more complicated. AARP membership is not required.



Helpful Tax Resources

- Free Tax Return Preparation for Qualifying Taxpayers
 https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers
- Affordable Care Act (ACA) Tax Provisions
 http://www.irs.gov/Affordable-Care-Act
- Individual Shared Responsibility Provision
 <u>https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision</u>
- Health Connector tax resources
 https://www.mahealthconnector.org/taxes





- Effective January 1, 2021, MassHealth will require acute inpatient hospitals to use an updated paper (NOB-1) or electronic (eNOB) Notification of Birth
 - Contact Sam Evans at <u>samuel.evans@mass.gov</u> to learn more about how acute inpatient hospitals can submit eNOBs
- The NOB form is the primary method to determine eligibility for MassHealth
- Complete and submit the NOB as soon as possible and no later than 10 days after birth





- MassHealth's Notice of Birth (NOB) form
 now include fields for:
 - MassHealth health plan and PCP voluntary selection
 - A field to indicate whether the mother is eligible for or enrolled in ConnectorCare
- Forms with "BABY BOY" or "BABY GIRL" in the place of the child's name will not be processed effective January 1, 2021.





Assignment of all newborns to Fee for Service (FFS) when a voluntary managed care plan selection is not made on the NOB.

In cases where the family has not made a health plan selection on the NOB form:

- The newborn will be placed into FFS coverage for <u>14-days</u> once MassHealth eligibility has been established
- The family can voluntarily enroll the newborn in a plan sooner than 14days by visiting <u>MassHealthchoices.com</u> or calling MassHealth Customer Service





Assignment of all newborns to Fee for Service (FFS) when a voluntary managed care plan selection is not made on the NOB.

In cases where the family has not made a health plan selection on the NOB form:

 If the family does not voluntarily enroll the newborn in a plan after 14days, MassHealth will automatically assign the newborn into a managed care plan as their oldest sibling, if present OR a health plan in their geographic area

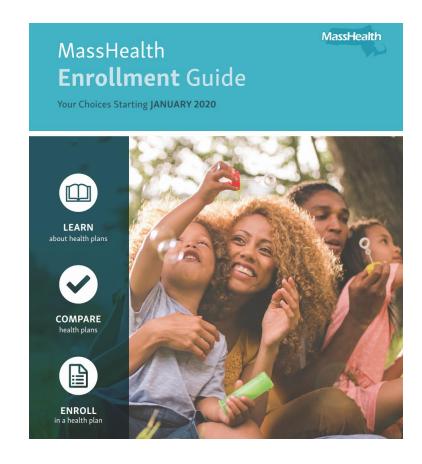


For additional information, review the MassHealth All Provider Bulletin 305:
 https://www.mass.gov/doc/all-provider-bulletin-305-policies-and-procedure-for-newborn-members-eligibility-enrollment-0/download



Outreach to New Parents/Guardians

- Letter to new parents or guardians
 - Let new parents or guardians know their newborn is MassHealth eligible
 - Learn, Compare, Enroll
 - Online at www.MassHealthChoices.com
 - Call MassHealth customer service at 800-841-2900; TTY at 800-497-4648
 - Complete the <u>MassHealth Health</u>
 <u>Plan Enrollment Form</u> and mail to
 the address on the form



 MassHealth will pick a new health plan for the newborn if a health plan selection was not made after 14 days of the letter



Cost of Living Adjustment (COLA) 2021

Cost of Living Adjustment (COLA) 2021

- The Social Security announced on October 13, 2020 that beneficiaries would be receiving a 1.3% COLA increase for 2021
- Social Security and Supplemental Security Income (SSI) benefits increased by 1.3% for approximately 70 million recipients in 2021
- More than 64 million Social Security beneficiaries received the 1.3% cost-of-living adjustment (COLA) increase in January 2021
- The increase payments to more than 8 million SSI beneficiaries began on December 31, 2020
- MassHealth Federal Poverty Level (FPL) Income Guidelines are expected to increase by 1.3% on March 1, 2021

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Medicare Part B Premium

- Most people who get Social Security benefits will pay the \$148.50 for Part B premium amount because of the cost-of living (COLA) increase for the 2021 Social Security benefits
- 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

Income & Asset Standards for MassHealth Coverage 65 & Over Living in the Community

Buy-In program asset limits effective January 2021

For INDIVIDUALS If the countable assets are less than or equal to \$15,940			
AND the monthly income before taxes and deductibles is less than or equal to	THEN you will be eligible for		
\$1,383	Senior Buy-In		
\$1,755	Buy-In		
For MARRIED COUPLE who live together If the countable assets are less than or equal to \$23,920			
AND the monthly income before taxes and deductibles is less than or equal to	THEN you will be eligible for		
\$1,868	Senior Buy-In		
1			

Buy-In

\$2,371

^{*}The **income limit** amounts may change March 1, 2021.



One Care Update



One Care Update

One Care is a comprehensive health program that fully integrates MassHealth and Medicare benefits for dually eligible members who are between the ages of 21-64 at the time of enrollment.

- On January 1, 2021, Commonwealth Care
 Alliance expanded its service area to cover
 Berkshire County and Plymouth County
- One Care will now be available in all counties except for Dukes and Nantucket
- Learn more about the One Care Program at https://www.mass.gov/one-care





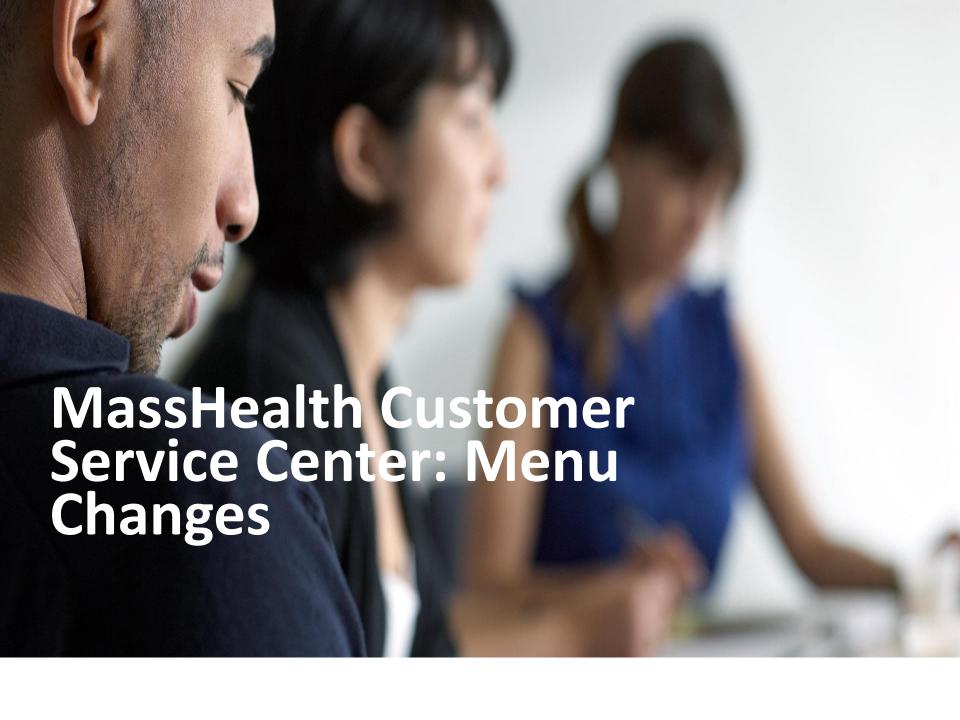
CAC Recertification



CAC Recertification

- Annual recertification is federally mandated
- Current CAC Certification is valid until April 30, 2021
- Recertification period: March 15, 2021 April 30, 2021
- Current CACs will take a Recertification Assessment
- Certificate valid from Assessment completion to April 30, 2022
- Reminder: Print your 2021 CAC Certificate after completing recertification
- Reminder: Current certification valid until April 30, 2021

Recertification requirements will be announced in the coming weeks.



MassHealth Customer Service Center Menu Changes



What

- MassHealth is changing the member call menu options for 1-800-841-2900
- Callers will be asked to enter their MassHealth ID or last 4 numbers of their SSN and Date of Birth (DOB)
- Customized and streamlined menu option will be offered based on caller verification
- Option 3 (to report changes such as income, family size, assets, or employment) <u>and</u> Option 4 (questions about nursing homes and Long-Term Care) from the member menu will route callers directly to the MECs
- Expand self-service options, such as requests for MassHealth card replacements, address and phone number verification
- Provide Voice Recognition technology allows for a more member-friendly interaction

Why

- Create a more member-focused menu and improved customer service
- Streamline menu options and improve ease of use

When

• New Member Customer Service Menu to go-live March 2021

Sample Member Customer Service Center Menu



The following demonstrates how a caller would access the new member menus:

- 1. Call 1-800-841-2900
- 2. Enter 1 for Member
- 3. Enter 1 for English or 2 for Spanish
- 4. Complete caller verification by entering MassHealth ID or Last 4 number of members SSN and Date of Birth
- 5. Customized call menu presented to caller based on call verification

Sample Menu

Option 1

Self-service to confirm MH status/health plan, phone #, address

Option 2

Renew/update MH and for selfservice MH card replacements

Option 3

Report changes to case (income, family size, assets, or employment change)

Option 4

Nursing Homes and Long-Term Care

Option 5

Self-service for changing health plan/PCP and for covered services

Option 6

Premium Billing, Transportation self-service, and Dental



Important Information

- Once the new member call menus are implemented, it will be important to listen closely to the new menu options.
- 2. Keep in mind that calls will now be sent to the appropriate call menus that will service their current Category of Assistance (COA).
- There will be a default menu for new MassHealth applicants and callers who cannot be verified by entering their MassHealth ID or last 4 numbers of SSN and DOB.
- 4. Expected implementation will occur end of March 2021.



Resources: COVID-19 Resource

MassHealth and COVID-19: Resource for Applicants and Members

- COVID-19 and MassHealth
 - Find resources and information related to the coronavirus for MassHealth applicants, members, and providers.
- MassHealth: COVID-19 Applicants and Members
 - Information for members on:
 - Coverage for testing and treatment for all coverage types and health plans
 - Coverage for telehealth services
 - Information about pharmacy
 - Frequently Asked Questions

Stop the Spread



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Stop the Spread of Germs

Help prevent the spread of respiratory diseases like the flu and COVID-19:



Wash your hands often with soap and warm water, or use an alcohol-based hand sanitizer.



Avoid touching your eyes, nose and mouth.



Clean things that are frequently touched (like doorknobs and countertops) with household cleaning spray or wipes.



Cover your mouth when you cough or sneeze. Use a tissue or your inner elbow, not your hands.



Stay home if you are sick and avoid close contact with others.



Think ahead about how to take care of yourself and your loved ones. Visit mass.gov/KnowPlanPrepare for preparedness tips.

The Commonwealth launched a strategic testing program in communities across Massachusetts that have continued to see a higher number of residents testing positive for COVID-19.

The Stop the Spread program is intended to provide low barrier, free, and easy to access testing to all Massachusetts residents.

- Open to all Massachusetts residents
- Testing is not restricted to residents of the cities where sites are located
- You don't need to have any symptom(s)
- No cost to you
- Out-of-state residents are not eligible for free testing under the Stop the Spread program



Stop the Spread Initiative



Stop the Spread of COVID-19

Wear a mask or face covering

Always wear a mask or face covering when you can't stay 6 feet away from others. You could have COVID-19, have no symptoms, and still infect other people. Masks can help prevent the spread of the virus. Masks protect other people.



Wash your hands before putting your mask on and after taking it off. Don't touch the front of the mask. Handle it only by the ear loops or ties.



Cover your nose and mouth with the mask. Pull the bottom down under your chin.

Adjust it until it fits snugly against the sides of your face. Your mask should not restrict breathing.



Remember, your mask must cover your nose and mouth at all times.

The Baker-Polito Administration "Stop the Spread" initiative extended free COVID-19 testing

 Testing is available in high priority communities across the Commonwealth.
 For more information and to find testing locations go to:

https://www.mass.gov/info-details/stopthe-spread



COVID-19 Vaccine in Massachusetts

- Vaccine distribution in MA will occur in a phased approach
- To learn more, go to <u>When can I get the COVID-19 vaccine?</u>

