

MA Health Care Training Forum Spring 2025 Meeting
MA Health Care Learning Series Transcription

SUE KANE: Good morning, everyone. It is ten o'clock. Welcome to the Massachusetts Health Care Training Learning Series meeting. Thank you for joining us today. I'm Sue Kane from the Massachusetts Health Care Training Forum team, and I'll be facilitating today's meeting. Our presenter today is Sarah Buonopane, the Associate Director of Community Assistance Programs at the Health Connector.

Now, I'm going to turn the meeting over to Sarah Buonopane to start us, provide us with the updates.

[MA Health Care Learning Series Background]

SARAH BUONOPANE: Thanks, Sue. Good morning, everyone. Thanks for joining us today. We can go ahead. I think many of you know the background of the Learning Series. You can move through that.

[Agenda Health Connector]

Today, I'm going to discuss the walk-in center closures and some payment guidelines related to those. Then, we'll talk about helping individuals that are losing employer-sponsored insurance, some review of Special Enrollment Period or SEP effective dates, our new Premium Hardship Waiver form, and then finally just a note about the 2025 Marketplace Integrity and Affordability Proposed Rule. We can go ahead.

[Walk-In Center Closures and Payment Guidelines]

On the next slide,

[Walk-In Center Closures]

we announced previously that we will be closing or have at this point already closed our three walk-in centers, one of which is already closed, two are coming up for their closure dates. Springfield closed back in March, and then Worcester and Boston will be closing in dates in May and June.

[Payment Guidelines]

We want to make sure that people who have been using walk-in centers or those who may be assisting somebody who or advising somebody who was previously using a walk-in center to make a payment really understand the ways in which somebody can make a premium payment through the Health Connector.

We have listed our website here, that goes through all of our payment options.

Also, you can see this flyer on the right-hand side, which reviews how to make a payment as well. It has a little QR code. You can even scan that right now and go to the page. There are three ways in which we at the Health Connector can accept premium payments, online, by phone, and by mail. We're going to look at those three in a bit more detail now.

[Payment Guidelines – Pay Online]

The first option is to pay online. We would say this is the quickest and easiest way for members to make their payments. Members can pay online by logging into their account through mahealthconnector.org or visiting the Guest Portal. Members can make payments there without being logged into an account. If you have someone who wants to make an online payment but doesn't have access to their online account, there is the Guest Portal, and you can help them make their payment there. Just a note on the Guest Portal, new enrollees have to wait up to four hours after they plan select, and enroll before that information is available on the Guest Portal for them to make a payment. If you're a new enrollee, it just takes a little bit of time for that information to feed into the Guest Portal. If they log into their own account, there would be no waiting period.

[Payment Guidelines – AutoPay]

We do also have auto-pay options or automatic monthly withdrawals, and people can set that up so that their premium is taken out automatically each month. To do that, they would log into their account, and then they would go to the Member Portal, and

then they would select Auto-Pay, and then there's steps that they would take to select payment and then set up something new there.

They will need to provide their checking or savings account number and a routing number, and a full name on the account in order to set that up. That would be a one-time way if somebody wanted to set up automatic payments, log in once, set it up, and then they wouldn't have to worry about it every month.

[Payment Guidelines – Pay by Phone]

We can also accept a payment over the phone. I think this confuses people a little bit because they think they can call someone and live, give them information over the phone, but that's not how our pay-by-phone works.

It's a self-service feature, meaning you can put in the information over the phone yourself, but not live with an agent through the self-service feature. You call our number listed here. You'd press one and three to get to self-service features. You'd need your Health Connector member ID, which is a 12-digit number found on all of our bills and notices. If they have any bill or notice from us, they can grab that ID. They would manually enter banking and routing information, and then they would be set to have made that payment over the phone.

Just a note, we don't accept credit or debit, or other electronic payment systems like a cash app or something like that for paying premium at this time.

[Payment Guidelines – Pay by Mail]

Then, we also accept pay by mail. We accept if people want to mail us in their check or money order. This is the mailing address listed right here that it needs to go to.

Members, if they can, should include a payment coupon with any mailed payment. That coupon is included in their mailed monthly invoice.

Any bill that they receive every month, that coupon would be there. If they don't have it or they're enrolled in electronic mail, they can log in and go to the member portal and then grab that coupon there as well. If the coupon's not available, though, and they still

need to make a payment, on the memo try to include the subscriber's full name, member ID, and mailing address on the memo line.

I know that's a lot for a memo line of a check but try to include all of that over there to make sure it gets routed properly to their account.

[Assisting those losing Employer Sponsored Insurance (ESI)/Alternatives to COBRA]

We're going to talk now about assisting people who are losing their ESI, Employer Sponsored Insurance.

[Assisting Individuals losing ESI]]

We've seen here an uptick in interest around people who maybe have lost a job. I know there's lots going on in the news about people who have maybe gone through layoffs or going through layoffs. We have seen some of that here at the Connector. We just want to make sure that everyone understands how to advise someone who may be going through this and advising them about considering the Health Connector about an alternative to COBRA and how that works.

Losing ESI is a qualifying event that will open a Special Enrollment Period for somebody to come and enroll through the Health Connector. People have 60 days of losing that Employer Sponsored Health Insurance to come into the Health Connector.

A Special Enrollment Period is a defined period of time for 60 days, in this case. Then once that SEP is over, they may not be able to come back in to enroll until the next Open Enrollment period or if they have some other qualifying event.

We do have a flyer here that you can see pictured. I saw Debbie added that to the chat as well. This can be a helpful tool to have available if you're working with people who are going through a job loss.

[Frequently Asked Questions]

We do have some frequently asked questions around this topic. One is, can I drop COBRA at any time and take up Health Connector coverage? What if my employer

subsidizes or pays for COBRA for a period of time? Will losing access to that give me an SEP? If I get a severance, like a one-time payment, how does that count? How do I report unemployment income? Is that countable income on my application? We'll look at that a little bit on the next slide.

[Frequently Asked Questions (cont'd)]

Sometimes, someone who's enrolled in COBRA can end that coverage to get Health Connector coverage. If we're in Open Enrollment, that would allow that to happen through an SEP. If the former employer is helping to pay for COBRA or subsidizing COBRA, and then that stops, that would open an SEP for them. Or if the full term of COBRA ends, so COBRA is over, that would open an SEP for them to come in and shop.

If they're not getting any payments from their employer, and they're just enrolled in COBRA and it's not ending, they would need another qualifying SEP to come in. They can't just decide to stop COBRA in the middle and come in. They would need some other way to come in, either during Open Enrollment or through another SEP that they could experience. When an applicant is estimating their income, there are questions about how to count that income and that projected income for the Health Connector.

A severance paid from an employer is income and needs to be reported for Health Connector purposes on the application. If someone is receiving unemployment, they need to include that exact amount that they are paid in unemployment and any previously earned income rate from January 1st to the point of which they're unemployed as part of their projected income.

Some resources here on the right are special enrollment policy to review all of that information and more SEPs for people. Then, we do have a webinar that you can check out or refer people to if they want more information about coming to us after losing employer-sponsored health insurance.

[Special Enrollment Period (SEP) Effective Dates Update]

All right. Now, we're going to talk about some updates to our Special Enrollment Period, SEP effective dates.

[Special Enrollment Period (SEP) Effective Dates Update (slide 1 of 3)]

We just talked a lot about people losing ESI and how may they be able to come in. I think this is important to just keep in mind as you're considering helping those people and anyone who's coming in for Health Connector coverage.

New effective dates are available for people that have an SEP after the 23rd of the month. The online application automatically gives an effective date for the next month if someone has an SEP after the 23rd of the current month. For example, someone reports a change that opens an SEP after April 23rd. They'll have a May 1st available enrollment date. They report that change on April 25th. May 1st will now be an available enrollment date for that individual.

Previously, if someone reported a change and had an SEP after that payment deadline of the 23rd of the month, so after April 23rd, the first available date would have been June 1st.

[Special Enrollment Period (SEP) Effective Dates Update (slide 2 of 3)]

They'll have an extra month to pay for two months of coverage if they're not paying in full and on time.

For example, a member reports that they moved, changed their address or moves into Massachusetts on April 24th, and they're eligible for an SEP. They have May 1st available. They shop for a plan that starts on May 1st. If they pay for coverage for May and June before May 23rd, the coverage will be retroactively effective to May 1st.

Say we get to May 1st. They've shopped. They've selected the plan. May 1st is here, and they haven't paid yet, and they try to go to the doctor; they're in the emergency room, and they're like, "Your coverage isn't active."; that's because they haven't made the payment yet. They have to make the payment for May and June in order for that coverage to show up as active during May. As long as they make it by the 23rd, it will be retroactively effective to May 1st.

Say they enroll, shop. They're in their plan for May 1, but they didn't pay yet, and it's May 3rd, and they haven't paid yet, and they're in the ER, and it's showing not active, as

long as they pay by the 23rd for May and June, retroactively, it will be active. If you're in that situation, you want to make sure you're advising them that they need to make the payment in order for it to show up as active.

[Special Enrollment Period (SEP) Effective Dates Update (slide 3 of 3)]

Some additional scenarios, I think, that help highlight this situation.

If an individual enrolls on April 24th for a plan on May 1st and they don't pay by May 23rd, what happens? They're actually given until June 23rd to pay for three months of coverage for May, June, and July. If by June 23rd, they can make the payment for those three months, they'll be retroactively active all the way back to May 1st. Then, again, coverage won't be active until they make that full payment. Again, they missed the 23rd deadline, now they got to pay for all three.

If they enroll on 4/24 for a plan beginning on May 1st, and then they decide, "Actually, I don't want that coverage in May. I'm okay going to June," they can come back and re-shop if the SEP is still open. If someone comes in on the 24th and they see May 1st and their SEP is still open, they'll see potentially June 1st or even July 1st. It's up to them. They'll have more dates available based on the length of the SEP.

As long as the SEP is still active and available, they could have multiple shopping dates, and they could change their mind and re-shop.

[New Premium Hardship Waiver Form (transition slide)]

Now, we're going to talk about our new Premium Hardship Waiver form.

[New Premium Hardship Waiver Form]

We have a new form. It's available here at this link. We do want to note that completing the old form could delay the processing of the form because we may need additional information that we're asking for now in our newly revised form. Anyone that gets a form in the mail will get the new form. If they're using an older electronic version, you would know the new form has this code at the bottom, which is just the update date,

33125, in the lower right-hand corner. If you are giving that to somebody, just make sure you see that there, and then you'll know it's the new form.

[New Premium Hardship Waiver Form (cont'd)]

The form is for ConnectorCare members experiencing extreme financial hardships, which are listed on the form.

You can review the FAQs about this and see all the extreme financial hardships and qualifying hardships at that link there. We're not going to get into all the details of those right now. If you are interested or working with somebody who's interested in the waiver, don't forget to review their online application first to see if there's any changes that could help them get into a lower monthly premium.

Say they're ConnectorCare 2B and they're saying, they may want to explore a hardship form, go through the application with them, see if their income is still the same or other changes may have happened in their household that could actually move them to, say, ConnectorCare 2A or something different such that, their premium would actually be lower. Make sure you're doing that.

Then, just a note that Assisters and members can now select a “Premium Hardship Waiver” when uploading documents to someone's online account.

[2025 Marketplace Integrity and Affordability Proposed Rule]

Now, we're going to talk about the 2025 Marketplace Integrity and Affordability Proposed Rule. On March 10th, CMS, Center for Medicaid and Medicare Services, which does oversee all the exchanges, either the federal or a state-based exchange, they issued the 2025 Marketplace Integrity and Affordability Proposed Rule. The press release on this rule, we've listed the link here if you would like to go in and read it in more detail.

There's a 30-day comment period that ended last Friday, the 11th. The Health Connector did submit comments as well to this rule. CMS will review all the comments, “I heard, just a FYI, there's a lot of comments out there”. There's a lot that they'll have to read through and get through before they finalize the rule. We're in the period now

where CMS is reading through all the comments that came in, assessing them, and then they will put out a final rule. We're expecting maybe in another month and a half or so. We don't know for sure. Depends on the number of comments and what they need to address.

After the rule's final, the Health Connector will discuss any policy timelines for implementation at future MTF meetings. Again, a proposed rule just means this is what they were thinking of, but they could make different decisions in a final rule. Again, it affects marketplaces. It would affect Health Connector members and our coverage, potentially, but nothing has been decided or final yet. You can read the press release if you are interested in the proposed rule, but we really have nothing else to report out at this time because there's not a final rule yet.

I would definitely say keep an eye out for emails from us for next sessions, MTF, because at that point, we likely will have a final rule, and we'll be talking about the implications of that. Please prioritize having people from your staff coming to that MTF to make sure that you're hearing any important updates.

[Thank You!]

SUE KANE: I want to thank Sarah for presenting this information and answering the questions from the audience and thank the attendees for joining us today. I hope you have a great rest of your day. Thank you, everybody.