# HEALTH INSURANCE EXCHANGE / INTEGRATED ELIGIBILITY SYSTEM (HIX/IES) OVERVIEW

**MTF July 2013**

# WHAT YOU NEED TO KNOW

**Topics**

- Part 1: Health Insurance Exchange / Integrated Eligibility System (HIX/IES) Overview
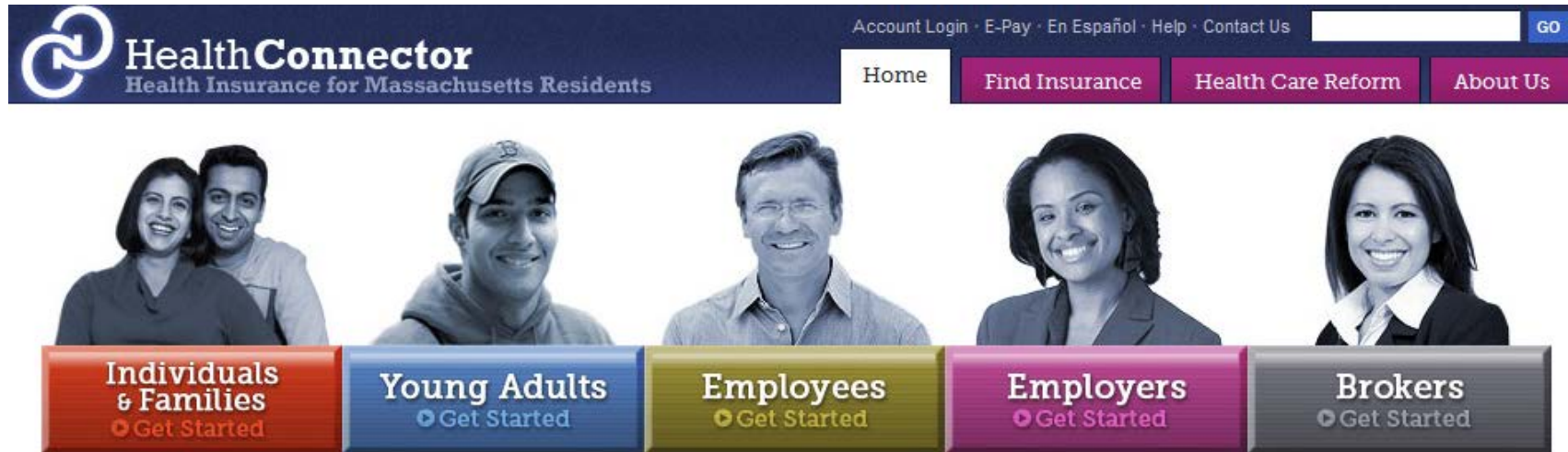
- Part 2: Scope of Functionality

## Part 1: The Big Picture

- What we have today: Health Connector Website & Virtual Gateway system

- Why we're changing: The ACA

- What the future looks like: Vision

- What will change?

- How will it work? Individual Roadmap

- Key Roles

## Massachusetts Health Connector



The **MAhealthconnector.org** website provides comprehensive benefits and a choice of health plans. It allows those seeking health insurance to:

Compare and enroll in plans from the state's leading insurers
- Commonwealth Choice commercial health insurance plans
- Commonwealth Care subsidized health insurance plans at low-or-no-cost for those who qualify

## Virtual Gateway

The Virtual Gateway (VG) is the website for the Executive Office of Health and Human Services (EOHHS). It supports health assistance programs and services.

The VG is the current method for many organizations to complete a health assistance application.

NOTE: The Virtual Gateway will still provide access to programs such as SNAP (food stamps) and other health and human services programs.
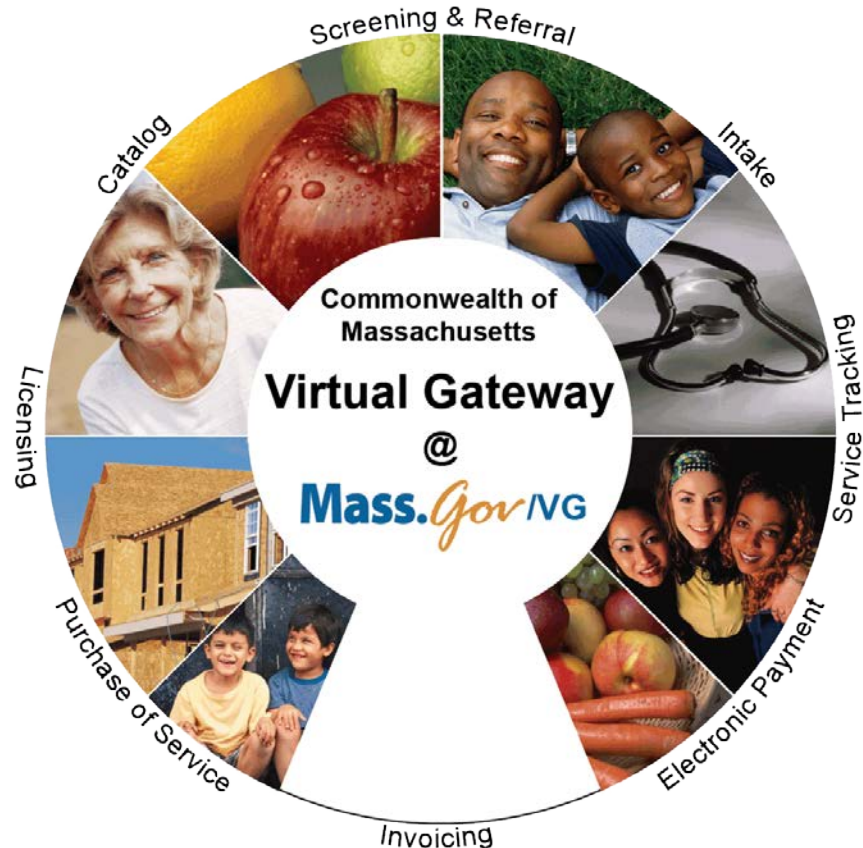
# Affordable Care Act (ACA)

**What is the ACA?**

- The goal of the ACA is to decrease the number of uninsured Americans and reduce the overall costs of healthcare.

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- Effective in 2014, both adults and children will be required to have health insurance that meets federal Minimum Essential Coverage (MEC) or be subject to tax penalties.

- While Massachusetts has led the way for health reform, certain changes must be made to incorporate the key elements of the ACA.

# WHAT THE FUTURE LOOKS LIKE

**The Health Insurance Exchange and Integrated Eligibility System (HIX/IES) will be accessed from MAhealthconnector.org**
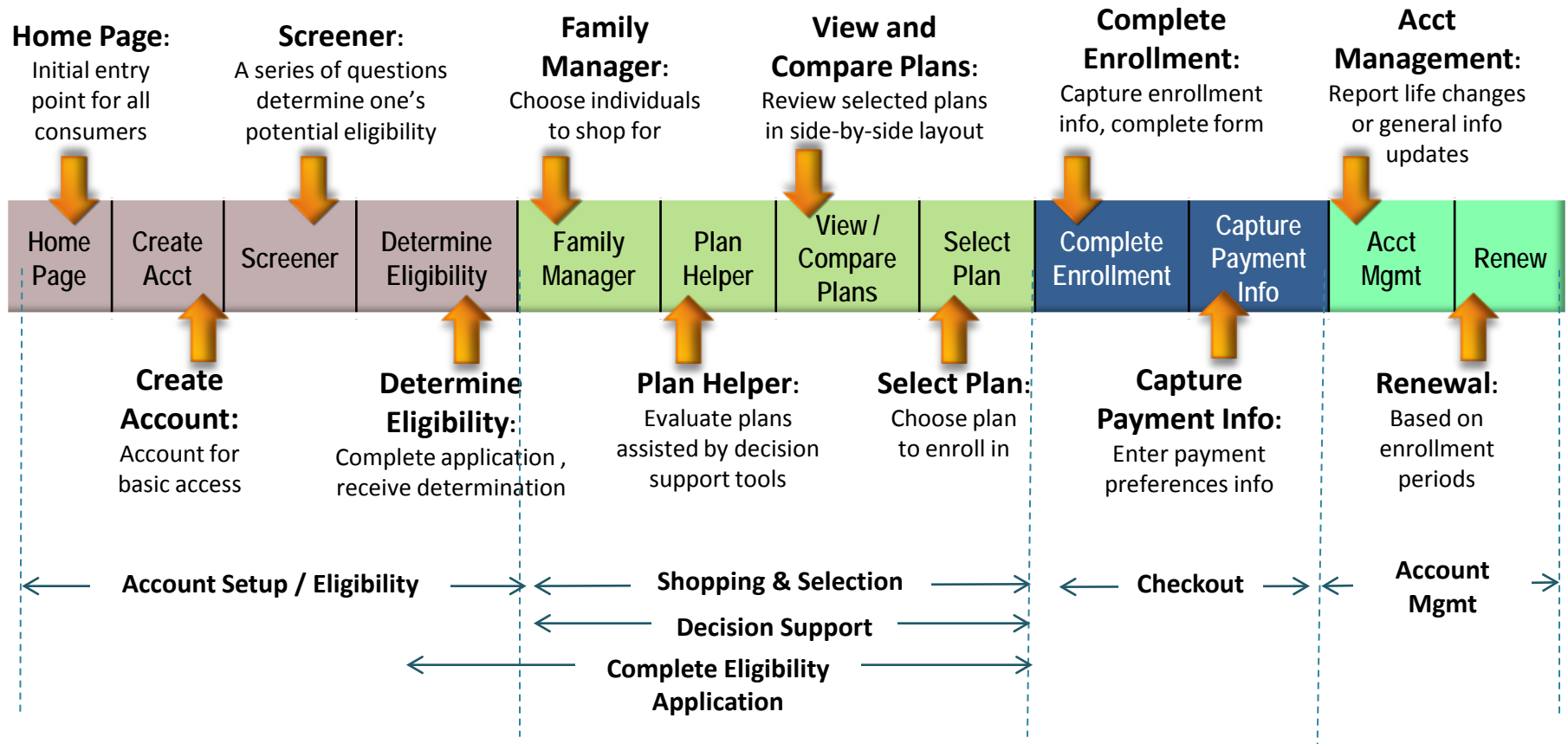
## VISION

**To create a one-stop health insurance marketplace that makes it easier than ever for individuals, families and small businesses to choose and enroll in affordable health coverage that meets their needs*.***

# WHAT WILL CHANGE?

- The Health Assistance part of the VG's Common Intake Application will merge with the Massachusetts Health Connector website (MAhealthconnector.org) in late December

- The rest of the VG Common Intake Application will remain the same

- As part of the transition, the MAhealthconnector.org website will have expanded functionality to meet the ACA requirements

- While the role of the current VG community remains critical for assistance, individuals, families and small businesses will now be able to complete a health application or shop for health insurance with new subsidies <u>on their own</u> at MAhealthconnector.org

# HOW IT WILL WORK:
## INDIVIDUAL ROADMAP

**Home Page**: Initial entry point for all consumers

**Screener**: A series of questions determine one's potential eligibility

**Family Manager**: Choose individuals to shop for

**View and Compare Plans**: Review selected plans in side-by-side layout

**Complete Enrollment**: Capture enrollment info, complete form

**Acct Management**: Report life changes or general info updates

| Home Page | Create Acct | Screener | Determine Eligibility | Family Manager | Plan Helper | View / Compare Plans | Select Plan | Complete Enrollment | Capture Payment Info | Acct Mgmt | Renew |
|---|---|---|---|---|---|---|---|---|---|---|---|

**Create Account:** Account for basic access

**Determine Eligibility:** Complete application, receive determination

**Plan Helper:** Evaluate plans assisted by decision support tools

**Select Plan:** Choose plan to enroll in

**Capture Payment Info:** Enter payment preferences info

**Renewal:** Based on enrollment periods

← Account Setup / Eligibility →  ← Shopping & Selection →  ← Checkout →  ← Account Mgmt →

← Decision Support →

← Complete Eligibility Application →

**Note: This roadmap depicts full functionality which will be available over several releases**

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Who can use the new MAhealthconnector.org website?

| Who | Role |
|---|---|
| **Individuals and Families** | The general public, who can now apply for health coverage for themselves online. |
| **Navigators** | These organizations have been selected through a grant application process. They will be certified to assist consumers with outreach, education, application and enrollment into a health plan. |
| **Certified Application Counselors (CACs)** | The current VG community, as well as additional organizations, will assist with health applications to determine eligibility for coverage. Once certified, they will be called CACs. |
| **Brokers** | Brokers will support individuals and small businesses (employers) in selecting, enrolling and managing health insurance plans for their clients. |
| **Small Business Employers & Employees** | Small business owners can shop for coverage for their employees. |
| **Customer Service Representatives** | Representatives will answer customers' questions, including but not limited to those regarding eligibility, payments, and enrollment. |

## Part 2: Scope of Functionality

- What will consumers be able to do?

- When will the changes happen?

# GO-LIVE TIMELINE

How is the system being released? What functionality is included in these releases?

| Release 1 Go-Live | Release 2 Go-Live | Release 3 Go-Live |
|---|---|---|
| October 1, 2013 | December 15, 2013 | March 1, 2014 |

**Release 1, October 1, 2013**

*System Go-Live, serving Individuals & Families, Small Businesses, Brokers, and Customer Service*

These groups will be able to initiate a health application, select coverage, and enroll and pay for coverage online.

**Release 2, December 15, 2013:** Additional functionality released for multiple audiences

**Release 3, March 1, 2014:** Additional functionality released for multiple audiences

# QUESTIONS?