

Keeping or Getting Coverage through MassHealth and the Health Connector

Executive Office of Health and Human Services



Overview for Today's MassHealth Member Webinar

MassHealth needs to renew coverage for all members to make sure they are still eligible and receive the best benefit they qualify for.

During this webinar, staff from MassHealth will explain what members need to do to update their information and how to renew their MassHealth coverage.

Some people may find out they don't qualify for MassHealth anymore, so staff from the Health Connector will explain how someone can get coverage and may get help paying for it through the Massachusetts Health Connector.

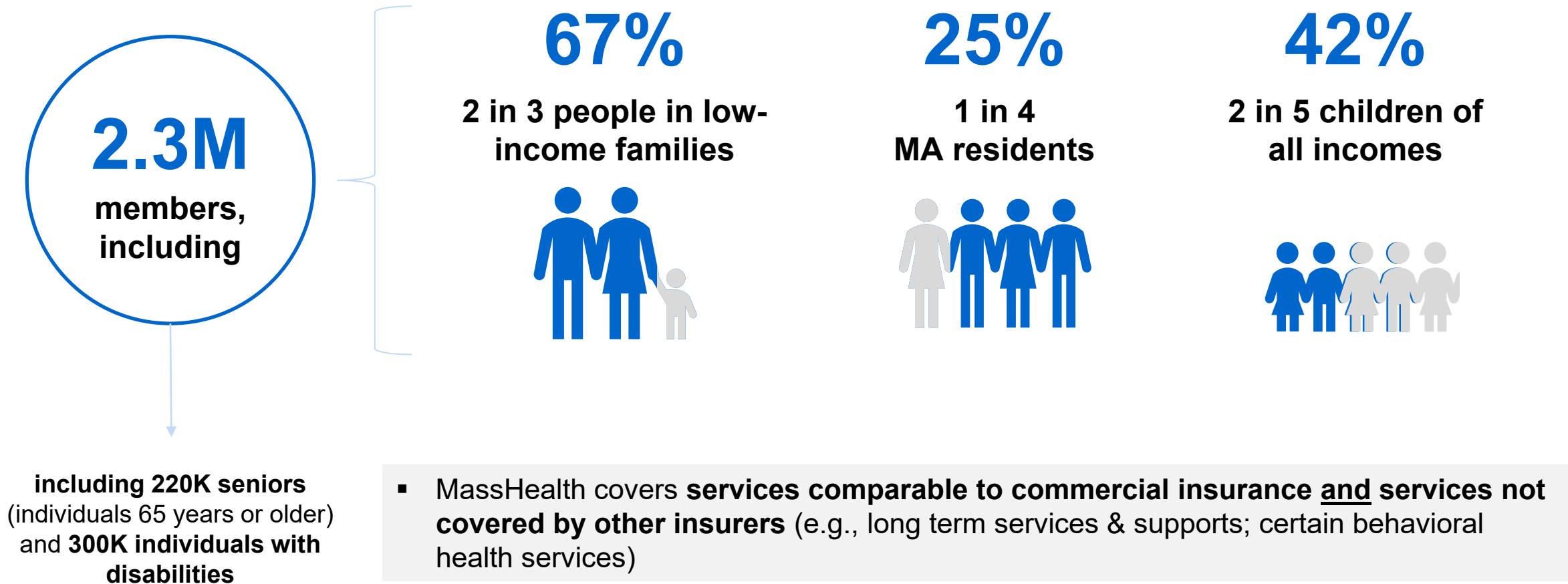
Today, we will:

- ✓ Explain what a MassHealth renewal is
- ✓ Discuss why renewals are especially important this upcoming year (2023 – 2024)
- ✓ Share how you can prepare right now for upcoming MassHealth renewals
- ✓ Prepare you for what you need to do if you get your renewal form in the mail
- ✓ Tell you about resources available to you to help you complete your renewal
- ✓ Getting Coverage through the Health Connector

What is the Relationship between MassHealth and Health Connector?

Overview of MassHealth: Massachusetts' state Medicaid and CHIP program

MassHealth provides health benefits and help paying for them to qualifying children, families, seniors, and people with disabilities living in Massachusetts.



Overview of the Health Connector: Massachusetts' State Health Insurance Exchange

The Massachusetts Health Connector is the State's health insurance Marketplace. It offers individuals, families, and small employers access to affordable health insurance coverage.

- People transitioning from MassHealth or who don't get health insurance through their job or other sources may apply
- Many people who apply qualify for help paying, some may even be eligible for \$0 monthly premium payments
- People can also buy dental insurance through the Health Connector
- Small employers with less than 50 full-time employees can offer health and dental plans through Health Connector for Business



Application for Individuals and Families

One application for MassHealth, the Health Connector and help paying (for those under 65)

Apply online at MAhealthconnector.org

Spanish MAhealthconnector.org/es/

MASSACHUSETTS HEALTH CONNECTOR the right place for the right plan | MassHealth

My Cart: 0

Start your Application for Health Coverage

[Apply Now](#)

Sign In

Please sign in if you have an account.

[Sign In](#)

WARNING

This system may contain Government information, which is restricted to authorized users ONLY. Unauthorized or improper use of this system may result in civil and criminal penalties. Your use of the system is subject to monitoring to detect potential fraudulent and abusive behavior. Such monitoring may result in the acquisition, recording and analysis of all data being communicated, transmitted, processed or stored in this system by a user. If monitoring reveals possible evidence of criminal activity, such evidence may be provided to Law Enforcement Personnel. ANYONE USING THIS SYSTEM EXPRESSLY CONSENTS TO SUCH MONITORING.

[Don't have an account?](#)

[Create an Account](#)

See What You May Qualify For

Your Zip Code

Coverage Start Date
June 01, 2020

Do you want to check to see if you are eligible for help paying for costs? ⓘ

Yes No

[Start Now](#)

Welcome to the Massachusetts Health Connector

The Massachusetts Health Connector is the state's Marketplace for health and dental insurance. Before you get started, be sure to check the Help Center for information, guides, and where to find free, in-person help near you. Click "Get Assistance" or go to

Preview Health and Dental Plans and Prices

Before you apply for coverage, you can see health and dental plans and prices available in your area. The premiums (costs of plans) you see do not include Advance Premium Tax Credits or other savings. You will need to fill out an application to see if you qualify for help paying for costs.

[Preview Plans](#)

Important Dates

2020 Open Enrollment

November 01, 2019 - January 23, 2020

Health Connector Payment Due Date

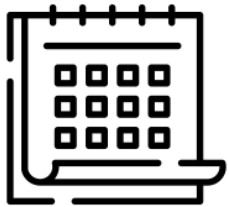
May 23, 2020

Overview of MassHealth Renewals

What is a MassHealth renewal?



- Federal law requires MassHealth to regularly **check whether members are still eligible for MassHealth**. This ‘check’ is called a “renewal” (also sometimes called an “annual review”)



- Renewals need to occur every year

- Members get their **renewal forms in the mail**



- Renewals occur at the household* level, and are sent to the Head of Household
- Some members may be automatically renewed. This means that MassHealth will automatically process a member’s renewal by matching their information against state and federal data sources. In this case, MassHealth does not need any new information and no action is needed.
- If MassHealth does not have enough information to automatically renew a member, members will need to report new information. They will get a renewal form in a blue envelope. If members do not reply, their coverage may end

*MassHealth defines a household according to annual tax filing relationships. The household consists of the Head of Household (or Person 1 on the application), their spouse, and dependents (such as who you claim on your taxes).

Why Talk about MassHealth Renewals?



- At the beginning of the COVID-19 public health emergency (PHE), the federal government implemented **continuous coverage** requirements
- In response to these requirements, **MassHealth put protections in place that prevented members' MassHealth coverage from ending.** These protections were in place from February 2020 through March 2023.
- The federal government ended continuous coverage requirements as of April 1, 2023. At this time, **MassHealth returned to standard annual eligibility renewal processes**
- **All members will be renewed by MassHealth** to ensure they still qualify for their current benefit. Some members will be automatically renewed.
- These **renewals are taking place over 12 months**, from April 2023 – 2024. This means that **members could get their renewal forms in the mail at any time during this 1-year period**

A note on automatic renewals



- Whenever possible, MassHealth will attempt to automatically process renewals
- If you are in one of the following categories, you may be automatically renewed in the April 2023-April 2024 redeterminations cycle:
 - You receive **SSI through the U.S. Social Security Administration** because you are 65 and older and have limited income/resources
 - You receive **SSI through the U.S. Social Security Administration** because you are disabled and have limited income/resources
 - You receive **TANF (Temporary Assistance of Needy Families) through DTA**
 - You are currently or formerly in the custody of the **Department of Children & Families (DCF)**
 - You are a child or youth in custody of the **Department of Youth Services (DYS)**
- **However, if you receive a blue envelope with a renewal notice, or any other mail with a call to action from MassHealth, you must respond**

A note on what it means to return to standard eligibility rules



- As of April 1, 2023, **updating your MassHealth** account with new eligibility information (i.e., income) **may cause the benefits for your household to stay the same, increase, decrease, or end**
- Generally, you can call MassHealth at 800-841-2900 (TDD/TTY: 711) to update your contact information without impacting their eligibility*

*In some instances, such as when a member has recently turned 19, eligibility may be impacted when contact information is updated. If members have any questions or would like more information, they can call MassHealth Customer Service at 800-841-2900 (TDD/TTY: 711).

What you can do now to prepare for renewals



1 Call MassHealth to update your contact information.

It is important that you update your contact information so MassHealth can reach you when it is time for your renewal

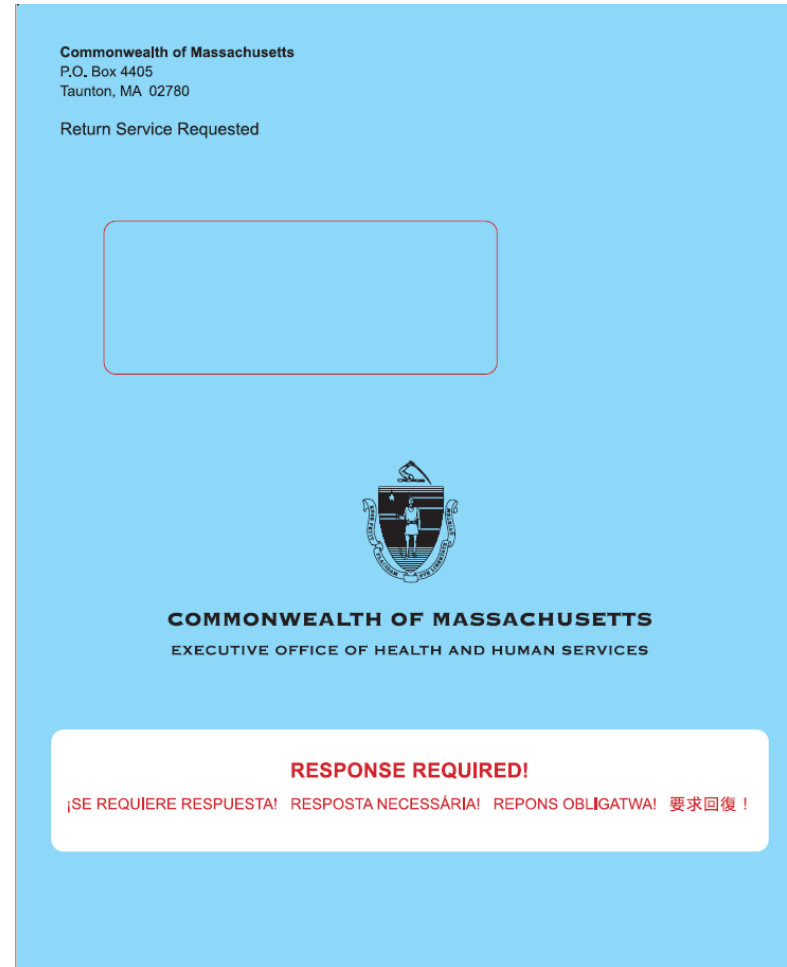
To update an address, phone, or email address, **call MassHealth Customer Service at (800)-841-2900, TDD/TTY: 711**

2 Read all mail that could be from MassHealth.

MassHealth will mail you information about your health benefit that may require you to take action to keep your current coverage.

Look out for a blue envelope in the mail and make note of the important deadlines. Note that other important MassHealth notices (apart from the renewal itself) will arrive in a white envelope.

After updating your information, watch out for the blue envelope and all other mail that could be from MassHealth!



Watch for an **auto-renewal notice** (which you may get instead of a blue envelope if they are automatically renewed) and **any other mail that could be from MassHealth**, such as Requests for Information or Verification (arrive in white envelopes)

More details: how to complete your renewal



Options for members under 65 years old

1. Go online to www.mahix.org/individual (or the individualized link provided in the notice in the blue envelope) **[Easiest way!]***
2. Complete the application and mail it back to *Health Insurance Processing Center, PO Box 4405, Taunton, MA 02780* or fax it to 1-857-323-8300
3. Call the MassHealth Customer Service center at (800) 841-2900, TDD/TTY: 711
4. Schedule an appointment with a MassHealth representative. Use our online scheduling tool at: www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative

Options for members over 65 years old residing in the community and of any age receiving nursing facility care or in HCBS waivers

1. If your renewal notice has an eSubmission number, you can submit your renewal online via document upload or fillable form at <https://mhesubmission.ehs.mass.gov/esb> **[Easiest way!]**
2. Complete the application and mail it back to *MassHealth Enrollment Center, PO Box 290794, Charlestown, MA 02129* or fax it to 1-617-887-8799
3. Call the MassHealth Customer Service center at (800) 841-2900, TDD/TTY: 711
4. Schedule an appointment with a MassHealth representative. Use our online scheduling tool at: www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative



Note that you will have **45 calendar days**** to fill it out and send it back to MassHealth

*If you have eligibility for MassHealth through another program, such as Social Security Insurance (SSI), you will not be able to create an MA Login Account.

** Renewals for members in long term care facilities are due in 30 days

Resources exist to help you with your renewal



RESOURCE

DESCRIPTION

1

MassHealth Enrollment Centers (MECs)

- MassHealth Enrollment Centers (MECs) provide members with **phone, virtual, or in-person assistance** with their applications from MassHealth staff
- We recommend that members **schedule an appointment** ahead of time at www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative. Appointments can be via phone, virtual, or in-person
- There are **6 MECs across the State** – find your nearest one online at <https://www.mass.gov/service-details/masshealth-enrollment-centers-mecs>

2

Certified Application Counselors or Navigators

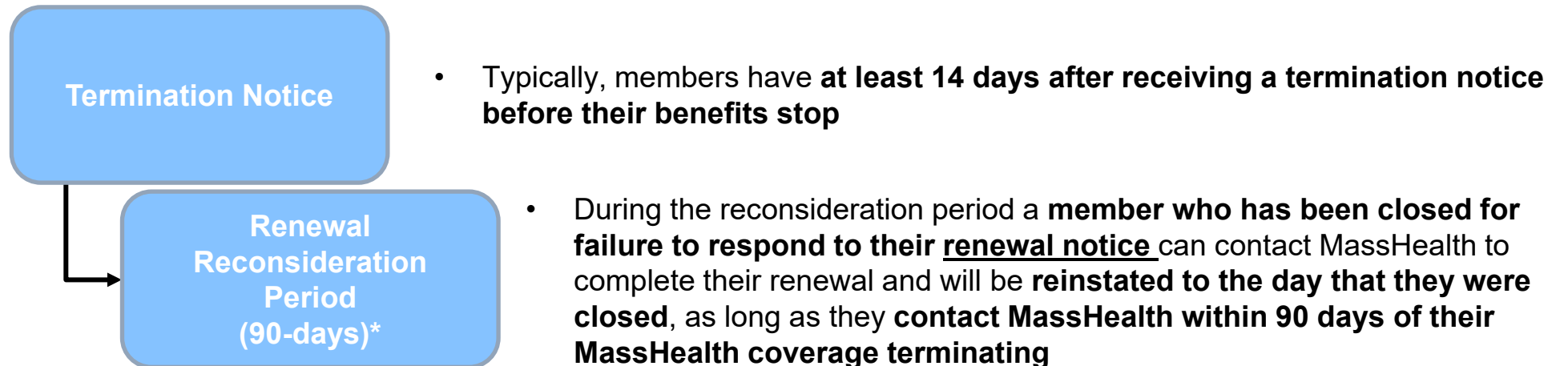
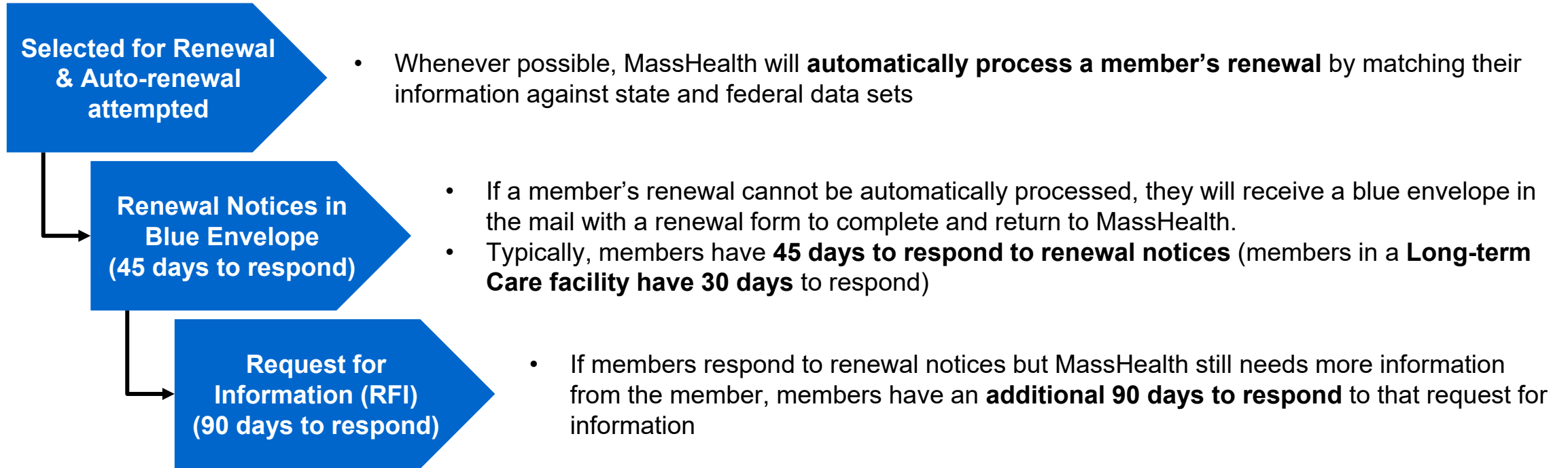
- Certified Application Counselors (CACs) and Navigators are a community-based resource **to help members apply for and renew health insurance benefits**. They are trained by MassHealth but are not MassHealth staff
- People who need help to keep their MassHealth coverage and people who are no longer eligible for MassHealth can get help from CACs and Navigators
- Help from CACs and Navigators is **free but may require an appointment**. You can also go online to find their nearest organization at <https://my.mahealthconnector.org/enrollment-assisters>

3

MassHealth Customer Service Center

- If you have questions about your MassHealth renewal, you can call the MassHealth Customer Service center.
- **Phone number: (800) 841-2900; TDD/TTY: 711**
- Hours: Monday-Friday 8am-5pm. Assistance is available in English, Spanish, Portuguese, Mandarin, Vietnamese, Arabic, Haitian Creole, and members may request a translator for any other language.

More details: overview of member renewal timelines



*The 90-day renewal reconsideration period only applies for failure to respond to a renewal notice but DOES NOT apply for failure to respond to RFIs, verifications, or other types of notices.

More details: Any member can choose to initiate a redetermination before receiving a blue envelope



- **If you choose to initiate a redetermination by providing updated eligibility information, your coverage may stay the same, increase, decrease, or end**
- **Any member can elect to be redetermined at any time (e.g., before receiving a blue envelope) by providing MassHealth with updated eligibility information**
 - Choosing to be redetermined before receiving a blue envelope will reset your renewal 'clock', meaning that your next renewal will be due 12 months from the date you are redetermined
- **Any MassHealth member can update their contact information by calling MassHealth**
 - Updating your contact information is critical to ensure that MassHealth can reach your when it is your time to renew
 - Generally, members can call MassHealth at 800-841-2900 (TDD/TTY: 711) to update their contact information without impacting their eligibility*

*In some instances, such as when a member has recently turned 19, eligibility may be impacted when contact information is updated. If you have any questions or would like more information, you can call MassHealth Customer Service at 800-841-2900 (TDD/TTY: 711).

More details: Language and translation supports



Outreach in various languages

- **The redetermination member-facing toolkit (including flyers, posters, and key messaging) is available in 9 languages** - English, Spanish, Portuguese, Haitian Creole, Vietnamese, Khmer, Chinese, Arabic, Cape Verdean Creole
- Community outreach through HCFA will include **local language television & radio stations**
- Grants to community-based organizations (CBOs) will include those **focused on immigrants & refugees**
- MassHealth will **publish vlogs incorporating ASL**, and **offer live ASL translation** during redetermination webinars recorded & published online

Translation services

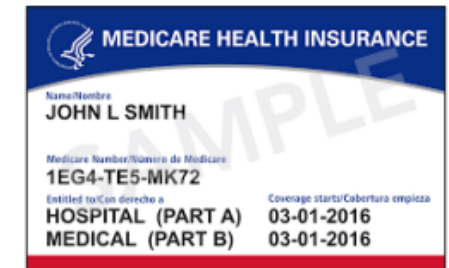
- Renewal forms will be mailed in English or Spanish, and are available in **large print or Braille**.
- For members who require translation of forms, **members can receive free translation services by calling the Customer Service Center at (800) 841-2900; TDD/TTY: 711**

Support resources offering various languages

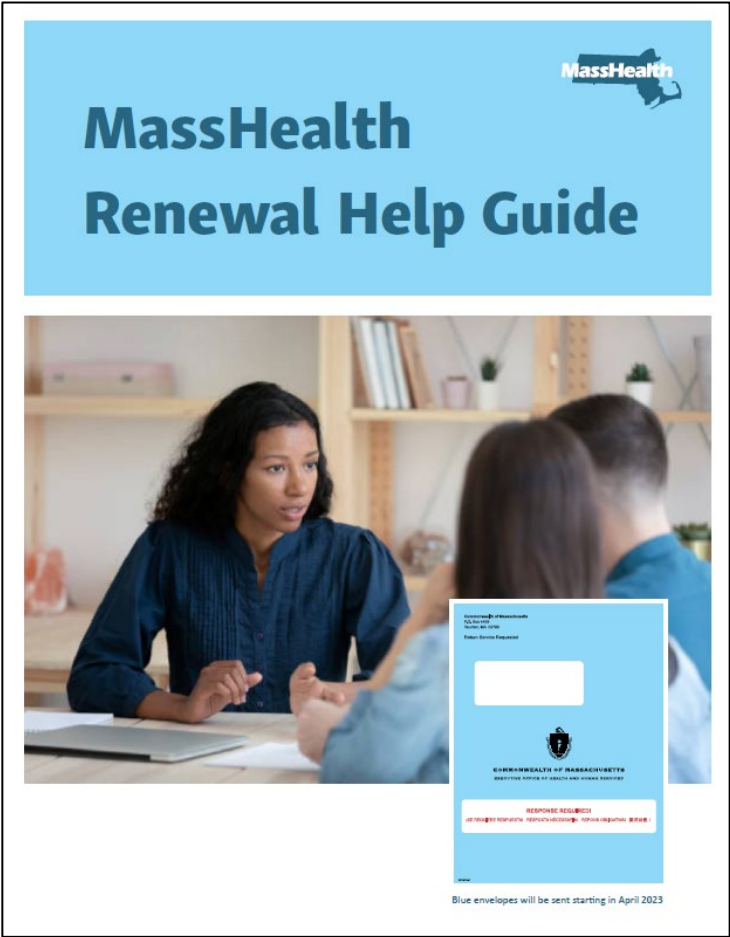
- The contact center has representatives who speak English, Spanish, and Haitian Creole, and **access to a language line where an interpreter will join the call**. Interpreter services are available in Portuguese, Mandarin, Vietnamese, and Arabic. Members may also request a translator for any other language.
- MassHealth will publish a **list of CAC organizations who speak foreign languages**
- During the upcoming redeterminations, **MassHealth will host enrollment events with on-site translators**
- For individuals who speak ASL, MassHealth **offers on-demand VRI in-person at the MassHealth Enrollment Centers**

If you no longer qualify for MassHealth, you can still find affordable coverage

- **Even if you think that you are likely no longer eligible for MassHealth, you should still complete your renewal form** because it will help MassHealth determine other affordable healthcare options for you
- For members under 65, affordable plan options are available through the **MA Health Connector**
 - Members can visit <https://www.mahealthconnector.org/> or call Customer Service at 1-877- MA ENROLL (1-877-623-7773) to learn more or enroll in a plan
 - **Losing MassHealth coverage is a Qualifying Life Event (QLE)**, which allows members to enroll in a plan through the Health Connector outside of the regular Open Enrollment Period
- For members over 65, other affordable options are available
 - **Individuals who do not qualify for Medicare may be eligible for Connector coverage. For those eligible for Medicare, loss of MassHealth is a Special Enrollment Period (SEP)** that allows individuals to enroll in Medicare outside of standard enrollment periods
 - Members who lost MassHealth because they lost Social Security Income (SSI) due to certain conditions may be able to re-apply
 - If members are no longer eligible for MassHealth, **they may qualify for the Medicare Savings Program (MSP)** (sometimes known as “MassHealth Buy-in”), which is a federally funded program that pays for some or all of Medicare recipient’s premiums, deductibles, co-payments, and co-insurance
 - Other programs that members may qualify for include: the **Frail Elder Waiver (FEW)**, the **Program of All Inclusive Care for the Elderly (PACE)**, **Prescription Advantage**, and other programs / services run through Aging Services Access Points (ASAPs)



These details and more are captured in the “MassHealth Renewal Help Guide”



Contents

- Welcome to the MassHealth Renewal Help Guide..... 2
 - Who is this Guide for..... 2
- What is a “Redetermination” and Why am I Hearing about it this Year?..... 4
 - Other Important Mail from MassHealth 6
 - Why MassHealth is Devoting Extra Resources Toward Supporting Renewals this Year 6
- Waiting for the Blue Envelope..... 7
 - Ways to Update Your Information..... 8
- It has arrived! Explaining the Importance of the Blue Envelope..... 9
- Ways to Complete a MassHealth Redetermination 16
 - Creating an MA Login Account with Members Younger Than 65..... 17
 - Resetting a forgotten MA Login Password..... 20
 - E-Submission for Members 65 and Older..... 23
- Contact Center Details..... 26
- MassHealth Enrollment Centers (MECs) 27
- Certified Application Counselors (CACs)..... 28
- Renewals for Members 65 and Older..... 35
- Resources for Older Adults..... 37
 - Shine 39
 - SCO and Pace Health Plans..... 40
- Renewals for Members in Long-Term Care Facilities..... 41
- Cases to Watch Out for – Complex Renewals..... 42
- Exceptions — Members Whose Coverage Will Continue Automatically..... 44
- Members Who are No Longer Eligible for MassHealth 46
- The Massachusetts Health Connector..... 48
- Accessing the MassHealth Board of Hearings..... 49
- What Else You Can Do as an Organization to Stay Informed and Support Redeterminations..... 50
- FAQs 51
 - Members Who are Immigrants and Refugees..... 56
 - Members with Disabilities..... 57
 - Members Who are Older Than 65, Turning 65, or Turned 65 Recently..... 58
 - Members Who are Experiencing Homelessness..... 58
 - Members with Children and Families..... 59
- Flyer..... 62

1

Find it online!

<https://www.mass.gov/lists/masshealth-redetermination-resources>

For more information, visit our renewal website



The screenshot shows the top navigation bar of the MassHealth website with links for "Menu", "Select Language", "State Organizations", and "Log In to...". Below this is the "Mass.gov" header with a search bar. The main content area features a large illustration of five diverse people (a woman with long orange hair, a woman with dark curly hair, a man with a yellow beanie, a woman with black hair and red glasses, and a woman with dark skin and large hoop earrings) against a dark blue background. A white checkmark icon is in the top left of the illustration, and the text "Stay covered." is in the top right. A white text box in the center reads "MassHealth Eligibility Redeterminations" and "MassHealth needs to renew coverage for all members to make sure they are still eligible and receive the best benefit they qualify for". A vertical "Feedback" button is on the right side.

mass.gov/masshealthrenew

Final tips and reminders



1. If you are under 65, the **fastest and easiest way** to renew your coverage is online using your MA Login Account at www.mahix.org/individual.
2. If you are over 65 or in a nursing facility or HCBS waiver, **you can find information about the best way to renew your coverage** by visiting www.mass.gov/masshealthSACA
3. **Remember to call MassHealth if you need to update your contact information**
4. Due to the large number of renewals that need to be done this year, you may have **longer than usual hold times** at the Customer Service Center
5. You may not get your renewal forms right away – **be on the lookout from now until April 2024**
6. Please use the resources available to help you (the MECs, the Customer Service center, CACs / Navigators). **MassHealth is here to help you and wants to make sure you keep the best coverage you qualify for**

Getting Health and Dental Coverage through the Health Connector

Qualifying to Enroll into Coverage

If someone loses access to MassHealth coverage, it is considered a **Qualifying Life Event**, and that allows them a Special Enrollment Period to either enroll in or change health insurance plans outside the annual Open Enrollment period.

- **Life events that let someone qualify may include:**
 - Changes in household make-up, income, immigration status, or address
 - Certain other life changes, like getting married, having a baby, or losing job-based health insurance
- **Report any Qualifying Event as soon as possible**
 - Payment and enrollment deadlines still apply during a Special Enrollment Period

Some current MassHealth members may be eligible for health insurance coverage through their job

If you are working, you might be eligible for benefits through your employer. Employees should reach out to human resources / benefits department to find out:

- Are you eligible for benefits for yourself or your family?
- What is the cost of those plans and how much will you as the employee need to contribute?
- When do you need to make a final decision by to enroll in employer sponsored health coverage?

Important! Those with access to affordable coverage through an employer are **NOT** eligible for financial help through the Health Connector.

What if the coverage offered by the employer does not seem affordable?

- Health Connector plans and savings may be available if you do not have access to affordable health insurance coverage (as outlined by the state's affordability standards).
- Employers will need to provide [detailed information](#) about their plan offerings and the costs of those plans
- These questions are part of the **Massachusetts Application for Health and Dental Coverage and Help Paying Costs** and the responses will help determine if you or your family are eligible for savings through the Health Connector

Health Connector Plans

All the plans sold through the Health Connector meet state and federal standards for coverage

Qualified health and dental plans

Choose from a variety of plans in your area from the leading insurance companies in Massachusetts

Health plans with Advance Premium Tax Credits (APTC)

People can qualify for tax credits to reduce their cost of monthly premiums

ConnectorCare plans

People in lower income ranges who meet other eligibility requirements may qualify for low- or no-cost health insurance coverage

There are two kinds of help paying you can get through the Health Connector

Advance Premium Tax Credits (APTC)

- Lowers the premium amount you pay each month
- The IRS sends your tax credit directly to your insurance company, so you'll pay less each month
- You can apply some or all your tax credit to your monthly premium payment

ConnectorCare Program

- Uses federal Advance Premium Tax Credits (APTC) + MA state funds that help reduce the premium amount you pay each month
- Has low monthly premiums, low out-of-pockets costs, and no deductibles
- Depending on the plan type you qualify for, you could choose a plan for as low as \$0 up to \$137 per month (see slides at end of presentation)

Many people coming from MassHealth coverage may be eligible for financial help to reduce their monthly premium amounts

The Health Connector is the only place where you can access state and federal subsidies.

- The ConnectorCare program combines federal subsidies, and “wraps” them with additional state subsidies to offer low monthly premiums and point-of-service cost-sharing
- If you are not eligible for the ConnectorCare program, you may still be eligible for federal advance premium tax credits that lowers your premium bill

2023 ConnectorCare lowest-cost premiums by plan type			
Plan Types 1 & 2A 0-150% FPL	Plan Type 2B 150%-200% FPL	Plan Type 3A 200%-250% FPL	Plan Type 3B 250%-300% FPL
\$0	\$48	\$93	\$137

- These savings help reduce the cost of a member’s monthly premiums
- Those who enroll can rest assured that all plans sold through the Health Connector meet state and federal standards

What should you know about applying?

Here's what to know:

- There are 3 ways to apply or update your application:
 1. Online at MAhealthconnector.org (Spanish: mahealthconnector.org/es/)
 2. By phone
 3. With the help of a partner community organization or health center
- There is **one** application to find out if you qualify for coverage through Health Connector, including help paying for coverage or for coverage through MassHealth (Medicaid)
- You will get letters from Health Connector and MassHealth that tell you your next steps

Where can someone get help enrolling in health insurance coverage?

Free enrollment assistance is available through the Health Connector customer service and across Massachusetts through community partner organizations.

Customer Service

- 1-877-MA-ENROLL ([1-877-623-6765](tel:1-877-623-6765)), or TTY 1-877-623-7773 for people who are deaf, hard of hearing, or speech disabled
- For information about hours, days of operation, and more go to the [Health Connector Customer Service Call Center](#)
- **Local Events** [Upcoming Events – Massachusetts Health Connector \(mahealthconnector.org\)](#)

Community Partners

- Trained and certified Navigators and Certified Application Counselors, who speak many languages, can help you from application through enrollment into health insurance plans
- They can answer questions about eligibility, the application, payments, plan details, and health care reform rules and requirements
- It is recommended that you call ahead to schedule an appointment for help
- To find help in your language go to [Get Free Help Near You](#)

Key Health Connector Takeaways

- Those who lost access to **MassHealth coverage** and still need health or dental insurance, can enroll through the Health Connector
- People should update their application to find out what plans they qualify for and if additional savings are available for them
- The Health Connector offers coverage for **Individuals, Families and Small Employers** in Massachusetts
- Someone must apply, enroll, and pay your first premium by the **23rd of the month** before your coverage can start (for example, enroll and pay by **June 23rd** for coverage to start on **July 1**)
- Apply for coverage online, by phone or with the help of an Assister through a community partner organization or attend a local enrollment event
- Get free help applying and choosing a plan through customer service and across Massachusetts through community partner organizations. Call today to make an appointment for help!



Questions?

Appendix

If members want to share their information with a third party or have the third party complete their renewal on their behalf, they must fill out a PSI or ARD form

Permission to Share Information (PSI) Form – This form allows MassHealth to share information about a member’s eligibility with the persons listed on the form (the “designee”).

Authorized Representative Designation (ARD) Form – This form allows MassHealth to share information with the person listed on the form, the “designee,” and also for that person to make decisions for the member

More details:

- Signed PSI and ARD forms give MassHealth permission to alert the designee when a member is up for renewal
 - PSI designees receive a notification in the mail that the member is up for renewal
 - ARD designees receive both a notice and a blank renewal form
- Both the PSI and ARD forms allow the member’s designee to help the member call MassHealth
 - A PSI designee can call MassHealth with the member on the phone and get verbal consent for them to make changes on the member’s behalf
 - An ARD designee can call by themselves to make changes on behalf of the member
- Members should make sure their PSI/ARD forms are up-to-date
 - The PSI forms ends 12 months after MassHealth receives them, so new ones may need to be completed before a member’s renewal
 - The ARD forms are valid until the member chooses to change them
- If a member is in a long-term care facility, the PSI form is generally the right option for allowing facility staff to help them with applications or renewals
- The PSI and ARD forms can be found online