



# Learning Series

Massachusetts HealthCare Training Forum (MTF)

Summer 2023

Updated 7/25/23

MassHealth and the Health Connector

# Agenda

- Update: Request for Information (RFI)
- MAhealthconnector.org System Updates
- Health Connector Annual Redetermination Process and Reminders



## **Update: Request for Information (RFI)**

# Reminder: Request For Information (RFI) (continued)

## As part of Unwind, MassHealth is returning to business-as-usual processes for Requests for Information and Verifications

- Members are sent notices Requesting Information (RFIs) or Verifications when MassHealth is not able to verify their information
  - This could occur when someone newly applies for MassHealth, reports a change, or takes other actions within their case
  - Most RFIs are due to differences in self-attested information vs. federal or state data source
    - Some common examples: income, residency, Social Security Number (SSN), citizenship, immigration, and other factors
    - **RFIs are sent in white envelopes**, and members have **90 days to respond** to a RFI or Verification. If members do not respond by the deadline, MassHealth determines their eligibility based on the information that is available, which may result in lesser coverage or termination

# Reminder: Request For Information (RFI): Normal Maintenance

- **How was RFIs and Verifications treated during the PHE?**
  - While MassHealth continued to send RFIs and Verifications during the public health emergency (PHE), MassHealth members stayed in their coverage to comply with the federal Maintenance of Effort requirements
- **How will RFIs and Verifications be treated moving forward?**
  - The federal Maintenance of Effort requirements **ended effective on April 1, 2023**, and MassHealth is returning to its business-as-usual processes for RFIs and Verifications. This means that some members' coverage may change if they do not respond (specifically, members who have had a renewal in the past twelve months and are no longer subject to continuous coverage requirements). Thus,
    - **Members need to respond to RFIs and Verifications by the due date to ensure they continue to receive the best benefits for which they are eligible**

# Update: Request For Information (RFI) Outreach Efforts

- **MassHealth and health plan partners will be conducting direct member outreach to notify members about the need to respond to RFIs and Verifications**
  - Methods: Text, Email, and Robocall
- **Timing of returning to business-as-usual processes for RFIs and Verifications:**

MassHealth prioritized member outreach and support for renewals in spring 2023. Therefore, MassHealth temporarily delayed the return to business as usual for RFIs and Verifications in order to provide time to communicate with stakeholders and set up processes to support members in maintaining the coverage for which they are eligible. MassHealth will soon end the Maintenance of Effort protections related to RFIs and Verifications for members who have renewed in the past twelve months. To return to business as usual, MassHealth will take a two-part approach:

  1. MassHealth will “deactivate” any outstanding RFIs or Verifications that were issued between 4/1/2023 and 7/17/2023
    - This group of members will have their coverage “protected” until they are selected for a renewal

# Update: Request For Information (RFI)

## Outreach Efforts (continued)

2. For RFIs and Verifications issued after 7/17/2023, MassHealth will return to business as usual for new members and members who have been renewed in the past twelve months, meaning members' coverage may change or terminated if they do not respond to an RFI or Verification
  - Members will have 90 days to respond and provide the needed information
    - For members who do not respond by the due date, MassHealth will determine eligibility based on the information that is available. This determination may result in a lesser coverage type or loss of MassHealth
  - MassHealth will work with its partners to ensure that members receive outreach whenever an RFI or Verification is issued throughout the unwinding period

## RFI Information in HIX

- These deactivated RFI will be viewable by members, and Assister Portal users
- Information will display on the “My Account” screen as “**Not Required** But you can still provide proofs.”





# MAhealthconnector.org System Updates



# MAhealthconnector.org System Updates (continued)

On July 27, 2023, Release 27 (R27) will be deployed in the online system at [MAhealthconnector.org](https://MAhealthconnector.org) or commonly known as HIX.

- This release will include the following updates:
  1. MassHealth Initial and Continuous Disability Review
  2. Update to Race, Ethnicity, Language, and Sexual Orientation Questions
  3. Update to the My Account Dashboard
  4. Update to Other Health Insurance Question
- Reminder: Following any systems release or update, members with an account and Assisters should clear their cache or internet history before accessing the online application or the Assister Portal for a better web experience (if you need assistance, please check with your PC support team)
- For more technical information, visit the [Getting Started Guide](#): scroll down to choose the subsection: How to clear your browser's cache (history/memory)

# MassHealth Initial and Continuous Disability Review

- In R27, the online system was update to support MassHealth’s Initial Disability Reviews (IDR) for individuals who are potentially disabled and Continuous Disability Reviews (CDR) processes, for individuals with a “MA verified disability”
- There is **no change to the existing MassHealth Disability Evaluation Services (DES) process** for Initial Disability Reviews (IDR). However, MassHealth will now resume the process for Continuous Disability Reviews (CDR) and transition the process flow to the online system
- Members who currently have a verified “MA disability” by DES with a review date in the past will be systematically selected for a CDR
  - With this update, the online system will perform continuous review of member’s disability status to determine if the member continues to have a disabling condition through Disability Evaluation Service (DES)
  - The CDR will ensure that the member's disability benefits are reviewed, and appropriate action is taken when the member is no longer deemed disabled by DES

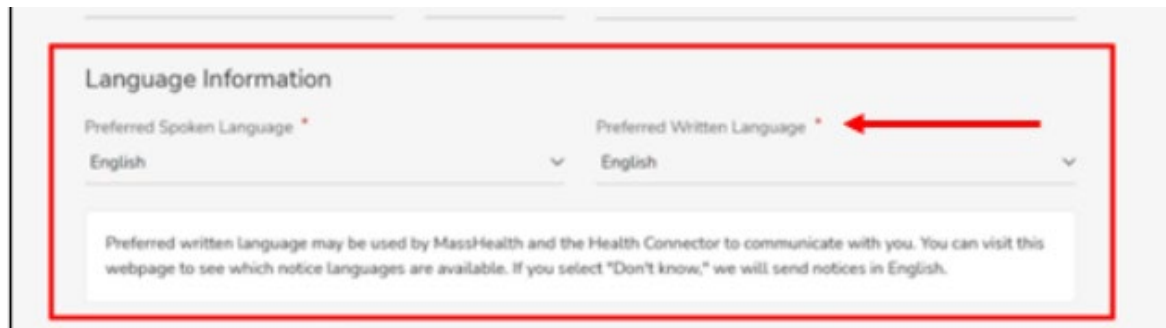
# Race, Ethnicity, Language, Sexual Orientation and Gender Identity Questions

- R27 improves the online application flow by incorporating the improvements in health equity data collection and processing within the online system, in order to refine the understanding of health equities and health inequities among QHP and MassHealth members
- This release includes the following:
  - 1) Updates to Language Preference selections
  - 2) Adds new Sexual Orientation and Gender Identity (SOGI) questions to the online application
    - a) Paper application to be updated in August
  - 2) Updates to existing Race and Hispanic Ethnicity questions
  - 3) Adds new Ethnicity question
  - 4) Updates to the existing Sex question and tooltip

# Race, Ethnicity, Language, Sexual Orientation and Gender Identity Questions: Language Question

The online system includes the following updates:

- Make the “Language Selection” a required option to answer when creating a profile in for all Users
  - Users will be required to make a language selection though they can select ‘Don’t Know’
    - Selecting ‘Don't Know’ will generate notices in English
  - If a Language is not selected the system will not default to “English”
- Updates the language selection options and informational text for “Preferred Spoken Language” and “Preferred Written Language” on the “Create Profile - Individual & Families”, “Head of Household Contact Information”, “Profile”, and “Make Other Changes” screens



The screenshot shows a form titled "Language Information" with two dropdown menus. The first is "Preferred Spoken Language" and the second is "Preferred Written Language". Both are currently set to "English". A red arrow points to the "Preferred Written Language" dropdown. Below the dropdowns is a text box with the following text: "Preferred written language may be used by MassHealth and the Health Connector to communicate with you. You can visit this webpage to see which notice languages are available. If you select "Don't know," we will send notices in English."

# Questions: Race, Ethnicity, and Sexual Orientation

- Updates the existing “Sex” question, with two new optional questions to capture “Sexual Orientation” and “Gender Identity” information on the “Personal Information” screen
  - The existing required “Sex” question and tooltip are updated with new language. Members can select one response: *What was applicant/member’s sex assigned at birth?*
  - Two new optional questions for sexual orientation and gender identity (SOGI) was added: *Which of these best describes (applicant/member’s) current gender identity?* and *Which of these best describes (applicant/member’s) current sexual orientation?*
    - Users can select up to five responses for each SOGI question
    - Questions are optional and can be left blank
    - Selection options include ‘Don’t know’ and ‘Choose not to answer’

# Sample Screenshot

Application Year 2023   Start Your Application   **Family & Household**   Income   Additional Questions   Review & Sign

## Personal Information

*When you see a star (\*), you must complete the field.*  
*When you see an **i**, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.*

Please complete the following questions regarding sex assigned at birth, gender identity, and sexual orientation. Please note that 'Don't know' and 'Choose not to answer' are options that can be selected for gender identity and sexual orientation.

Additional information about MassHealth & the Health Connector's efforts to improve health equity can be found [here](#).

What was  sex assigned at birth? \* **i**

Male    Female

Sex assigned at birth is usually the sex that was originally listed on your birth certificate.

Which of these best describes  current gender identity? (Select up to five options) **i**

Male  
 Female  
 Transgender man/trans man  
 Transgender woman/trans woman  
 Genderqueer/gender nonconforming/non-binary; neither exclusively male nor female  
 Gender identity is not listed here, (please specify)  
 Don't know  
 Choose not to answer

Gender identity is how a person defines and understands their gender as a man, a woman, non-binary, gender nonconforming, transgender, or something else.

Which of these best describes  current sexual orientation? (Select up to five options) **i**

Straight or heterosexual  
 Lesbian or gay  
 Bisexual  
 Queer, pansexual, and/or questioning  
 Sexual orientation is not listed here, (please specify)  
 Don't know  
 Choose not to answer

Sexual orientation is how a person identifies their physical and/or emotional attraction to others.

# Questions: Race, Ethnicity, and Sexual Orientation (continued)

- Update to the existing “Hispanic or Latino origin” question, selection options, and tooltip language
  - Selection options have changed; added “Don’t know” and “Choose not to answer”
  - Questions:
    - *Is (applicant/member)- of Hispanic or Latino origin or decent?*
    - *What is (applicant/members) ethnicity?*
    - *What is (applicant/member’s) race?*
    - Now a required question
      - Users can select up to 5 options
- Updates the “Ethnicity” and “Race” questions, selection options, and tooltip language information on the “Ethnicity & Race” questions

# Sample Screenshot: Ethnicity & Race

## - Ethnicity & Race

When you see a star (\*), you must complete the field.  
When you see an **i**, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Please tell us about your race and ethnicity. We collect this information to help improve the quality of care for those we serve. Please note that "Don't know" and "Choose not to answer" are options that can be selected.

Additional information about MassHealth & the Health Connector's efforts to improve health equity can be found [here](#).

Is  of Hispanic or Latino origin or descent? \* **i**

Yes, Hispanic or Latino  No, Non-Hispanic or Latino

What is  s ethnicity? (Select up to five options) **i**

Select one or more

*Ethnicity is not listed here, (please specify):*

Eastern European  Russian  Salvadoran  South American  Vietnamese

What is  s race? \* (Select up to five options) **i**

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Race is not listed here, (please specify)

Don't know

Choose not to answer

Race is not listed here, (please specify):

TEST

There are, at a minimum, two main ethnic groups:

- Hispanic or Latino
- Not Hispanic or Latino

Hispanic or Latino refers to someone of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.



# Update to RAC Option: Remove a Household Member

- Before R27, the online system did not allow Users to permanently remove a deceased member from an application, even if the deceased member's information is no longer required for a Program Determination
- In R27, the system allows Users to permanently remove a non-HOH deceased member from the application if the year of death has passed
- Updates to the '*Who Are Your Household Members?*' question
  - Deceased member's information will no longer remain in the online application, once removed
  - Updated existing warning message when a user chooses to remove a non-HOH deceased member and proceeds from the '*Who Are Your Household Members?*' screen
  - A confirmation message will display when the User attempts to permanently remove the non-HOH deceased member during Initial application or Report A Change (RAC) process

# Sample Screenshot: RAC Option

Person 3

First Name *	Middle Name	Last Name *	Suff
Tim		Martin	Suff

Date of Birth (MM/DD/YYYY) \*

05/05/2010

Is this person applying for health coverage? \*

Yes  No

We have noticed that you are about to remove a member from your household. Please specify the reason for removal. \*

Death

Date of Death (MM/DD/YYYY) \*

04/04/2021

Do you want to permanently remove this person from your application?

Yes  No

If you select 'No', you will still see questions about this member in the application.

[Add Person](#)

If you need to add an applying person to the application, please select "Add someone to your application or tell us if someone is now applying for coverage" option on "Change Your Information" screen.

[Save and Continue](#)

[Back](#)

Warning ←

When you remove a household member from your application, they will no longer be eligible for your health or dental plan.

However, when you remove a member because they are deceased, they may still be counted as part of your household size and income, which is why you will still see questions about their income in the application.

If the deceased member is permanently removed from the application, the member will not be seen anywhere on the application.

[OK](#)

# Identity Proofing

- Before R27, the online system did not require Identify (ID) proofing for individuals who submit paper or in-person applications
- If an account holder later comes back to create an online account using the “Client Invite” link process, HIX did not require them to be identity proofed. R27 will now require all account holders to be “ID proofed” in order to access their online accounts
  - This applies to existing account holders who have previously had access to their online account pre-R27, but who have not been ID proofed post-R27
  - The RIDP (Remote ID Proofing) process will be initiated for these individuals when they attempt to access their online accounts moving forward
  - The RIDP process will initiate for both new account holders when they first try to link to their online accounts AND existing account holders attempting to log into their existing online accounts for the first time after R27

# Sample Screenshot: IDP Process

## My Profile

The Federal Identification Proofing service is not able to verify your identity electronically. Please call Customer Service at 1-877-MA-ENROLL (1-877-623-6765) or TTY 1-877-623-7773 if you think you need to update your account for:

- Full legal name, including middle name and suffix (for example, Jr., Sr.) if you have one
- Date of birth
- Current home address
- Phone number

Click "Continue" to try to verify your identity remotely through the Remote Identity Proofing (RIDP) process. If we cannot verify your identity electronically, you must send proof of identity to the Health Connector to access your account information online.

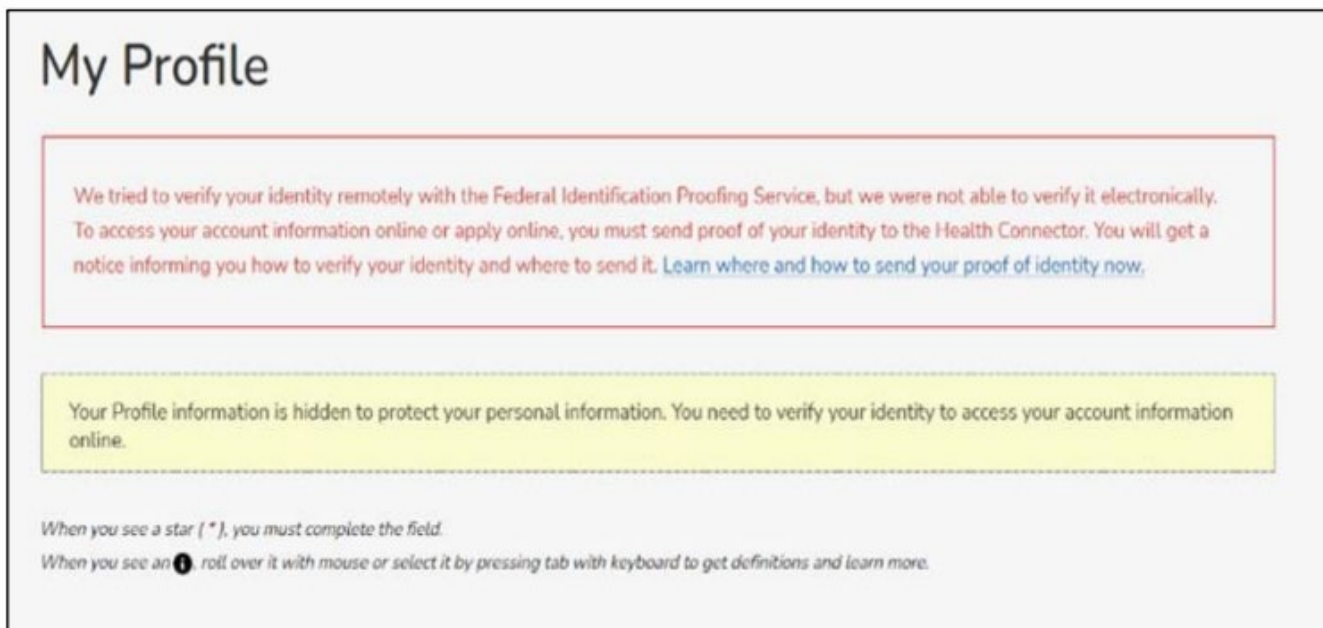
[Click here for more information](#)

Your Profile information is hidden to protect your personal information. You need to verify your identity to access your account information online.

Below you can view and edit your personal profile information.

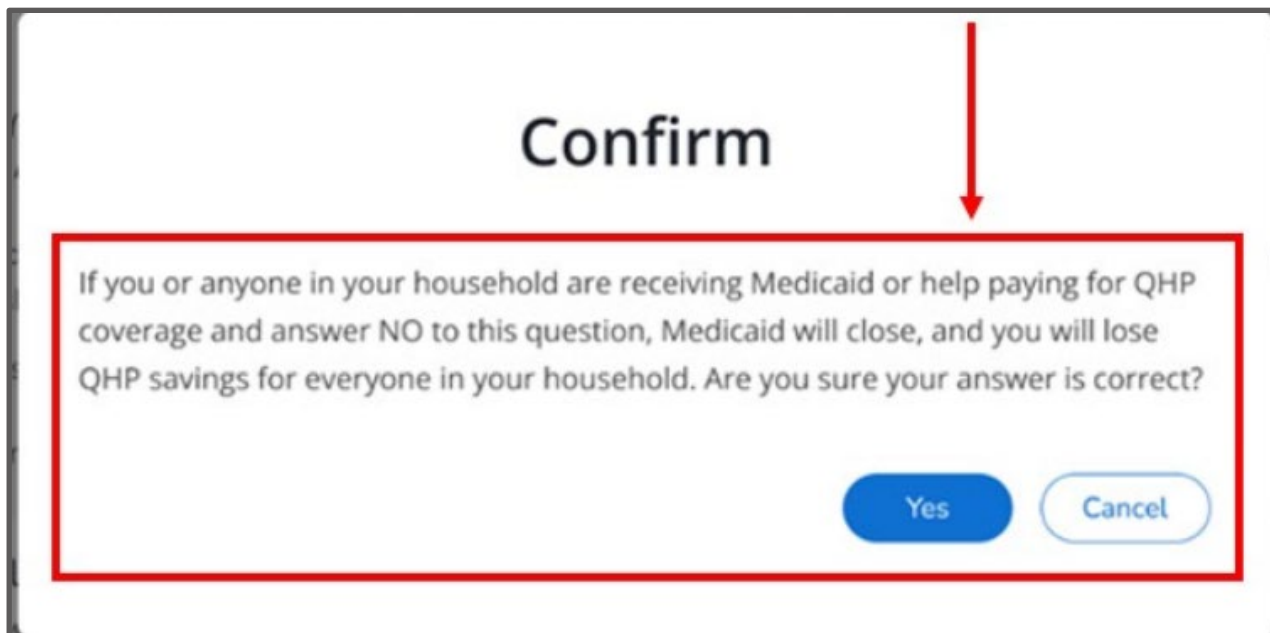
# Sample Screenshot: RIDP Process

- If the account holder's identity cannot be verified electronically through the RIDP process, HIX will request the individual to verify identity manually and send a notice to request this information
- The account holder will be required to manually verify their ID before gaining access to their online account



# Update to Question: *Do You Need Help Paying for Health Coverage*

- R27 includes an update tooltip language for the "Yes" and "No" responses on the question of *'Do you need help paying for health coverage'*
- A new confirmation pop-up message will alert Users to confirm they understand they will no longer be eligible for MassHealth or the Health Connector (ConnectorCare or APTC) when the applicant or member switches application
- The same confirmation pop-up message will display when the members move from applying to not applying on the *'Who are your household members'* screen



# Address Update

- When a non-HOH reports they live at a different address than the HOH, a new pop-up message informs and requests confirmation to move forward with the address update
- **Do not** update the address if the household member is temporarily living at another address (ex. college student)

The screenshot shows a web application interface for the 'Family & Household' section of a 2023 application. A 'Confirm' dialog box is overlaid on the page. The dialog box contains the following text: 'Confirm', 'If you are not Person 1 on the application and temporarily living away from home, including attending college. Do not update your residential address, otherwise Medicaid will close your coverage.', and two buttons: 'Yes' and 'Cancel'. In the background, the 'Address Details' page is visible, showing a list of household members with 'Kim Wright' selected. Below the list, there are fields for 'Home Address' and 'Street Address'.



# **Health Connector Annual Redetermination Process and Reminders**



# Health Connector Annual Redeterminations & Renewals Processes

The Health Connector's Redetermination and Renewal Processes are a set of activities that happen each year before and during the Health Connector's Open Enrollment period.

- Individuals with health insurance coverage through the Health Connector have their eligibility redetermined so that they can be renewed into coverage for the upcoming year
- In August and September, the Health Connector will start preliminary eligibility determinations for actively enrolled Health Connector members and Health Connector members who are part of mixed households
- Be on the look out for more information (email updates through the MTF listserv) about these processes and any plan changes that may be occurring for coverage starting January 1, 2023



# Health Connector Hardship Waiver Reminder

As you continue to help members who are transitioning from MassHealth coverage to Health Connector coverage, remember the Health Connector has an existing premium hardship waiver program for ConnectorCare members who may need help with their ConnectorCare premium cost

- Members must meet criteria to be granted a waiver or reduction of premiums
- Before reviewing the hardship waiver criteria, review the member's application and make any updates that may impact eligibility
- To assist the member with the premium hardship waiver process, go to [Premium Payment Help Options – Massachusetts Health Connector \(mahealthconnector.org\)](https://www.mahealthconnector.org/premium-payment-help-options-massachusetts-health-connector)

To review the policy and the criteria go to:

<https://www.mahealthconnector.org/wp-content/uploads/NG-17-Waiver-or-Reduction-of-Premium.pdf>

## Premium Payment Help Options

# Having trouble affording your health insurance premium?

## You have options through the Health Connector.

If you are a current member and have a ConnectorCare or Health Connector Plan, you may qualify for a lower health insurance premium if you are experiencing financial hardship.

**Please choose from the options below and follow next steps to help you manage your health coverage.**

- I'm making less money now because of a job loss or fewer hours worked. I'd like to see if I can qualify for a lower-cost Health Connector health plan going forward.
- I'm having a hard time paying my bill right now because of special circumstances. I'd like to see if I can get a hardship waiver or reduction to lower my premium for a limited period of time.

**Thank you**