





Learning Series

Massachusetts HealthCare Training Forum (MTF)
Spring 2024

MassHealth and the Health Connector Updates

MA Health Care Learning Series

The MA Health Care Learning Series provides regular updates and presentations from Health Connector and MassHealth staff, to educate those who help Massachusetts residents in applying, getting and keeping their health coverage through MassHealth, the Health Connector and Health Safety Net via MAhealthconnector.org.





Agenda

- 2023-2024 MassHealth Redetermination Update
- Reminder: Citizenship and Immigration
- Health Connector Reminders









2023-2024 MassHealth Redetermination Update

End, Extension of Certain Flexibilities

As of April 1st, 2024, MassHealth completed selection of members for renewal as federally required for the COVID Public Health Emergency redetermination period

Moving forward, MassHealth will continue renewing members coverage annually

Ending, extension, or making permanent of certain flexibilities:

- Flexibilities ending as of 4/1:
 - Temporary federal authorities that allowed additional income and resource disregards for non-MAGI members

Allowing Hospital-Determined Presumptive Eligibility (HPE) for non-MAGI members: MassHealth will no longer allow HPE for non-MAGI members

The process and policy will return to pre-PHE (2020)





End, Extension of Certain Flexibilities (slide 1 of 2)

Extension of Flexibilities

MAGI only:

- Autorenewals for zero income: In effect until 6/1/24, MassHealth will continue to auto-renew members who report zero income, but whose income could not be confirmed through data sources
- Autorenewals for null income: In effect until 6/1/24, MassHealth will continue to auto-renew members who report income under 100% FPL, but whose income could not be confirmed through data sources

Temporary ARD for Certified Application Counselors (CACs)

Extended to December 31, 2024





End, Extension of Certain Flexibilities (slide 2 of 2)

90-day reconsideration period –extending to 1/1/25:

- MassHealth's reconsideration period is a 90-day period where members can submit their renewal after their coverage was terminated for not submitting the renewal form or did not respond to an VC/RFI related to a renewal by the original due date
- A renewal submitted during the reconsideration period ensured members did not experience a gap in coverage if they remain eligible. If the member submits the renewal within 90 days, they would be reinstated back to the date of termination if they continue to be eligible once the renewal and any VCs/RFIs related to that renewal were complete
- Reinstating benefits back to the date of closing so there is no gap in coverage should be done regardless of how long it takes MassHealth to process the renewal and related VCs/RFIs as long as the renewal was received by MassHealth within 90-days of the benefit termination date
- This flexibility will remain in effect until at least 1/25/25





Permanent Flexibilities

Pharmacy copays: Effective 4/1, MassHealth permanently eliminated pharmacy copays for ALL members including HSN, and CMSP members

Blue renewal envelops

Non-MAGI: Timeline to Respond to Renewals and VCs

Request for information or VCs: MassHealth will permanently extend response timelines to 90-days for VC for most non-MAGI members

Renewals: MassHealth will permanently extend response timelines for non-MAGI members for renewals to 45 days















Reminder: Citizenship and Immigration

Eligibility Requirements

MassHealth and the Health Connector require verification of the following eligibility factors to make an eligibility determination:

- Residency
- Social Security Number
- Income
- Citizenship
- Immigration Status
- Incarceration
- Non-custodial Parent Info (MassHealth only)
- American Indian/Alaska Native (Health Connector only)





Who May Qualify for MassHealth?

- U.S. Citizen or U.S. National
- Lawfully Present Immigrants three categories
 - Qualified Noncitizen (including Protected Noncitizens) QLP
 - Certain Qualified Noncitizen Barred QAB
 - Certain Nonqualified Individuals Lawfully Present ILP
- Certain Nonqualified Persons Residing Under Color of Law (PRUCOL)
- Certain Other Noncitizens

As a condition of eligibility, an applicant or member must be a resident of the Commonwealth of Massachusetts and meet other universal eligibility requirements

Any applicant confined even if not convicted is not eligible for MassHealth





Who May Qualify for Health Connector coverage?

- U.S. Citizen or U.S. National
- Lawfully Present Immigrants three categories
 - Qualified Noncitizen (including Protected Noncitizens) QLP
 - Certain Qualified Noncitizen Barred QAB
 - Certain Nonqualified Individuals Lawfully Present ILP
- Must be a resident of Massachusetts
- Not in jail





Reminder: Citizenship and Immigration

The online application system at <u>MAhealthconnector.org</u>

or HIX, provides a selection option for both the Citizenship and Immigration documents to allow individuals to indicate when they do not have a required document available from the predefined list.

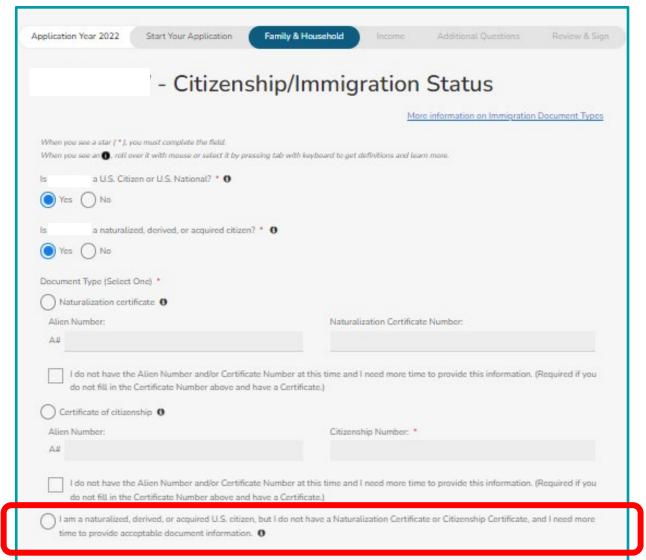
U.S. Citizen Document Selection

- If an individual indicates they are a naturalized, acquired, or derived U.S.
 Citizen and their status cannot be verified by SSA, the HIX system will present a new document selection option to select if they do not have a Naturalization or Citizenship Certificate available
- The selection option will state: "I am a naturalized, derived, or acquired U.S. citizen, but I do not have a Naturalization Certificate or Citizenship Certificate, and I need more time to provide acceptable document information."





Citizenship and Immigration: Screenshots







Citizenship and Immigration: Screenshots

I am a naturalized, derived, or acquired U.S. citizen, but I do not have a Naturalization Certificate or Citizenship Certificate, and I need more time to provide acceptable document information.

Important! Select this option only if you are a naturalized, derived, or acquired U.S. citizen, but:

You do not have a citizenship document from the list above or

You do not have a citizenship document with the required information or

You are not sure which type of document you have.





Immigration Document Selection

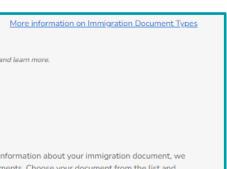
Immigration Document Selection

- If an individual indicates they have an eligible immigration status but does not have an immigration document available from the predefined list, the HIX system will present the document selection option to allow the individual to select
- The selection option will state: "I have an eligible immigration status, but my immigration document is not available at this time and I need more time to provide this information, or my immigration document is not listed above, or my immigration document does not have the required information."
- When either of these options are selected, either a citizenship or immigration RFI will be sent to the member or applicant





Citizenship/ **Immigration Status: Example**



When you see a star (*), you must complete the field. When you see an 1, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more. a U.S. Citizen or U.S. National? * 6 Check this box if I has an eligible immigration status: (1) We will try to verify your immigration status with federal data sources. If you provide more information about your immigration document, we can process your application faster. Check the box above to see the list of immigration documents. Choose your document from the list and provide the required information. If you have an eligible immigration status, but do not have a document from the list with the information we require, you can still continue with the application by checking the box above and selecting the option: "I have an eligible immigration status, but my immigration document is not available at this time and I need more time to provide this information, or my immigration document is not listed above, or my immigration document does not have the required information." To learn more, see the Member Booklet. If you do not have an eligible immigration status, or do not complete this section, uncheck the box above to continue with the application. You may get only one or more of the following: MassHealth Standard (if pregnant), MassHealth Limited, the Children's Medical Security Plan (CMSP), or the Health Safety Net (HSN). Document Type (Select One) * Reentry Permit (I-327) 6 Permanent Resident Card ("Green Card," I-551) 6 Refugee Travel Document (I-571) 6 Employment Authorization Card (I-766) 6 Machine Readable Immigrant Visa (with temporary I-551 language) 6 Temporary I-551 Stamp (on passport or I-94, I-94A) 6 Arrival Departure Record (I-94, I-94A) issued by U.S. Citizenship and Immigration Services 6 Arrival Departure Record in unexpired foreign passport (I-94) 6 Unexpired foreign passport () Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20) 6 Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019) 6 Notice of Action(I-797)/Other - With Alien Number 6 I have an eligible immigration status, but my immigration document is not available at this time and I need more time to provide this information, or my immigration document is not listed above, or my immigration document does not have the required information. a victim of severe trafficking (or spouse, child, sibling, or parent of the victim), or a battered spouse, or child (or child or parent of the victim)? (Optional)

Victim of severe trafficking (or spouse, child, sibling, or parent of the victim) (1)



Immigration Status: Screenshots

	and need more time to provide this information, or
Is the same name that appears on his/her document? Yes No	Important! Select this option only if you have an eligible immigration status but do not have a document with the required information from the list above or your information is not available right now. You must still give us proof to verify your status, even if you select this option. We will give you time to provide information proving your status. If you
Did arrive in the U.S. after August 22, 1996? * Yes No	need more time to give us this information, you must ask for an extension before the requested due date. Go to Mahealthconnector.org or call Customer Service at 1-877-MA-ENROLL (1-877-623-6765), or TTY: 1-877-623-7773 for people who are deaf, hard of hearing, or speech disabled, to learn more.
Is an honorably discharged veteran or active duty member Answer "Yes" if is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse or child of an honorably discharged veteran or active duty member is the spouse of th	harged veteran or active duty member of the military.





When to Use the No Document Option

- The "no document" type selection options will contain tool tips and users should select this only if they have a valid citizenship or immigration status, but do not have a required document from the predefined list provided in HIX
- The following are examples of applicants who may be expected to use the new "no document" selection options:
 - Individuals who are newly naturalized and have not yet received their naturalization certificate
 - PRUCOL individuals who have applied for an immigration status but have not been granted a status yet and do not have a document available from the predefined list (e.g., PRUCOLs with I-797 applications that do not contain Alien or I-94 numbers)
 - Afghan Evacuees or Cuban/Haitian Entrants who have fled their countries and did not have an opportunity to get their immigration documents in order





Citizenship/ **Immigration** Status (slide 1 of 2)

More information on Immigration Document Types When you see a star (*), you must complete the field. When you see an 10, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more. Federal services are unable to verify your citizenship/immigration status at this time. Please choose an immigration status from the list below that best represents you so that we can provide you with benefits. You may also be asked to provide supporting documentation. If you do not have one of the eligible immigration statuses listed below, use the Back button to go back to the last page to review and correct Amerasian 0 Granted asylum 0 Cuban Haitian entrant () Deportation Withheld 6 Native Americans born in Canada or non U.S. territories • Refugee 0 Victim of severe trafficking or his or her spouse, child, sibling or parent • Iraqi Special Immigrant () Afghan Special Immigrant or Certain Afghan Evacuees 0 Conditional entrant granted before 1980 6 Compact of Free Association (COFA) Migrant (Veteran or active duty member of military or his/her spouse or dependent 0 Lawful permanent resident 6 Granted parole for at least one year 0 Battered spouse or child (or his or her parent or child) **0** Non-immigrant status (visa) 0 Granted parole for less than one year () Granted temporary resident status () Granted Temporary Protected Status (TPS) or applicant for TPS with employment authorization • Granted employment authorization under 8 CRF 274a(12)(c) Family Unity beneficiaries 0 Deferred Enforced Departure () Deferred Action Status except for Deferred Action for Childhood Arrivals Process (DACA) 6 Granted an administrative stay of removal under 8 CFR 241 Approved visa petition with a pending application for adjustment of status • Applicant for asylum or for withholding of removal with employment authorization • Applicant (for at least 180 days) under age 14 for asylum or withholding of removal **0** Granted Withholding of Removal under the Convention Against Torture 6 Applicant for Special Immigrant Juvenile status 😝 Applicant or granted status under Deferred Action for Childhood Arrivals (DACA)

Output

Deferred Action for Childhood Arrivals (DACA) I have a document but do not have any of the statuses listed above (Person Residing Under Color of Law, PRUCOL) 😝 If you do not have one of the eligible immigration statuses listed above, use the Back button to go back to the last page to review and correct



your answers.

Citizenship/Immigration Status (slide 2 of 2)

Deferred Enforced Departure 3	
Deferred Action Status except for Deferred Action for Childhood Arrivals Process (DACA) 3	
Granted an administrative stay of removal under 8 CFR 241	
Approved visa petition with a pending application for adjustment of status 3	
Applicant for asylum or for withholding of removal with employment authorization ①	
Applicant (for at least 180 days) under age 14 for asylum or withholding of removal 1	
Granted Withholding of Removal under the Convention Against Torture 1	
Applicant for Special Immigrant Juvenile status 1	
Applicant or granted status under Deferred Action for Childhood Arrivals (DACA) 1	
I have a document but do not have any of the statuses listed above (Person Residing Under Color of Law, PRUCOL)	
PRUCOLS are certain noncitizens who are not lawfully present. These individuals may be permanently residing in the United States under color of law as described in 130 CMR 504.000. To learn more about PRUCOL status, go to mass.gov/service-details/glossary-and-definitions	



uviassmealth

Reasonable Opportunity Period

Reminder: Reasonable opportunity period (90 days)

The individual has 90 days from receipt of the RFI notice for citizenship and immigration documents to provide all requested verifications.

Reasonable opportunity extension

- Applicants/members having difficulty providing the requested documentation of immigration, can request a <u>90-day reasonable opportunity extension</u>
 - Must be requested before the original RFI period expires





Reminder: Valid Nonimmigrant Visas

- Per MassHealth regulations, applicants, and members with valid, unexpired
 "nonimmigrant visas" such as B1 (work visa) and B2 (visitor) visas are considered
 Immigrants Lawfully Present (ILP)
- Other valid nonimmigrant visas such as J1 (work and study-based exchange visa)
 and F1 (student visa) would also place a member into ILP status
- If an applicant or member with a nonimmigrant visa satisfies residency and other requirements, they may be eligible for MassHealth benefits or Health Connector coverage
- In some situations, a person may enter the country on a valid nonimmigrant visa and apply for a different immigrant status during that time. If an applicant's nonimmigrant visa expires, but the applicant can provide proof of their filed application for an upgraded status with the Department of Homeland Security (DHS), or for an extension of their visa (and they do not yet have employment authorization) they may qualify for PRUCOL or Person Residing Under Color of Law status





Additional Resources

- Additional Resources: Recently published MassHealth Eligibility Operations Memos about eligibility for certain noncitizen groups:
 - EOM 22-03: Eligibility Rules for Cuban and Haitian Entrants
 - EOM 22-04: Verification of PRUCOL Status
 - o <u>EOM 21-15</u>: MassHealth Benefits for Afghan Immigrant Evacuees





Reminder: Cuban and Haitian Entrants

- **Cuban and Haitian entrants** are defined as certain nationals of Cuba and Haiti who have permission to reside in the U.S. based on humanitarian considerations or under special laws that apply to them
- For MassHealth eligibility, these individuals are considered Qualified Non-Citizens
 - The Cuban/Haitian entrant categories are defined in 501(e) of Refugee Education Assistance Act (REAA)
 - Not every national of Cuba or Haiti is a Cuban/Haitian entrant
- Immigration documents Applicants coming from Cuba or Haiti could have other types of immigration statuses that could put them in a different healthcare eligibility category
- If available, submit the documents with the application





Application Completion Tips and Reminders

Answer all questions and print clearly

- Put identifying information on documents such as D.O.B, name, and or SSN number
- Put a telephone number that applicant/member can be reached
- If you are an enrollment assister, list your direct telephone number
- Ask applicants or members you are working with all the questions; don't assume responses
- Submit documents, such as immigration documents, with the application and provide the document ID# and the Alien number if it is available









Health Connector Reminders

Special Enrollment Periods (SEP)

If an individual qualifies for a SEP, they can enroll in or change health insurance plans outside the annual Open Enrollment period.

- Changes that allow an individual to qualify for a SEP are called Qualifying Events, and may include:
 - Changes in household composition, income, immigration status, or address
 - Certain life changes, like getting married, having a baby, or losing job-based health insurance
 - All Qualifying Events should be reported as soon as possible
- A SEP gives someone 60 days from the date of the qualifying event to select a new plan
 - Individuals may pay after the 60-day window, but they must submit a plan selection in the shopping process within 60 days—a plan in their shopping cart is not enough
 - Payment and enrollment deadlines still apply during a SEP



Qualifying Events

- Gains a dependent or becomes a dependent as a result of:
 - Marriage
 - Birth, adoption or placement for adoption or foster care or court-ordered care of a child
- Loses minimum essential coverage (MEC) for a reason other than failure to pay premiums or fraud
- Loses pregnancy-related coverage or medically needy coverage under the Social Security Act
- Is enrolled in Health Connector coverage and loses a dependent because of death, divorce or legal separation
- Moves to Massachusetts or gains access to new plans as a result of a permanent move (including release from incarceration)
- Is an American Indian or Alaska Native
- Becomes a Lawfully Present individual
- Is determined newly eligible for ConnectorCare or has a ConnectorCare plan type change

- Is enrolled in Health Connector coverage and becomes newly eligible or ineligible for APTCs
- Is a victim of domestic abuse or spousal abandonment
- Start or end of a ConnectorCare premium waiver
- Exceptional circumstances
- Waiver from the Office of Patient Protection
- Erroneously enrolled or not enrolled due to error, misrepresentation, or misconduct or inaction of the Health Connector or entity affiliated with the Health Connector providing enrollment activities
- Carrier substantially violated a material provision of its contract with the enrollee
- NOTE: A new applicant who applies during closed enrollment and is determined eligible for tax credits only and who doesn't meet another qualifying event above, does NOT qualify for an SEP as a result.



ConnectorCare SEPs

Becoming newly eligible for ConnectorCare gives consumers 60 days to enroll from the date of the eligibility determination. This includes individuals who recently became eligible for ConnectorCare due to the FPL limit increase to 500%.

- The online system will look at any existing eligibility to determine if consumer is newly eligible
- ConnectorCare members cannot change plans unless they experience a new qualifying event, which includes a change of plan type or the start or end of a ConnectorCare premium waiver
 - Example: John applies on 4/1 and is determined ConnectorCare eligible. He has
 60 days to shop. He picks a plan and pays his first premium by the due date and
 is enrolled in a ConnectorCare plan
 - In June, John reports an income change to his application that results in a ConnectorCare Plan Type change. John is eligible to change plans, as a ConnectorCare Plan Type change is a qualifying event



Helping those no longer eligible for MassHealth coverage

As a reminder when working with applicants and members, if someone loses their MassHealth coverage as part of the ongoing MassHealth renewal process, that is considered a Qualifying Life Event (QLE). This means they can enroll in a plan with the Health Connector outside of the regular Open Enrollment Period.

 The Health Connector will continue to extend a special enrollment period until November 23, 2024 for those individuals who lost MassHealth during calendar year 2024, or on or after April 1, 2023 and have since been determined eligible for but remain unenrolled in a qualified health plan

For more information, review the Health Connector's <u>Administrative Information</u> <u>Bulletin 01-24</u> Guidance Regarding Special Enrollment Periods Due to the End of the Medicaid Maintenance of Effort (MOE) and the Federal COVID-19 Public Health Emergency (PHE) and National Emergency for Calendar Year 2024.

Note: These rules do not apply to enrollment in MassHealth, HSN, CMSP or a Health Connector dental plan or those enrolling in Health Connector for Business.



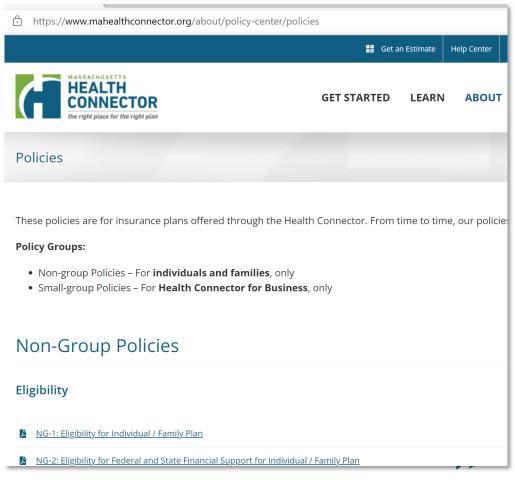


Health Connector Policies

To review the complete policy on qualifying events for individuals and families go to: Policy NG-5 Mid-Year Life Events or Qualifying Events (mahealthconnector.org)

To find all of the Health Connector policies, go to the Policy Center

<u>Policies – Massachusetts Health</u> <u>Connector</u> (mahealthconnector.org)





Zero Cost Medications

Starting with plan year 2023 and for plan year 2024, all ConnectorCare plans began including certain medications associated with chronic conditions without any cost sharing for:

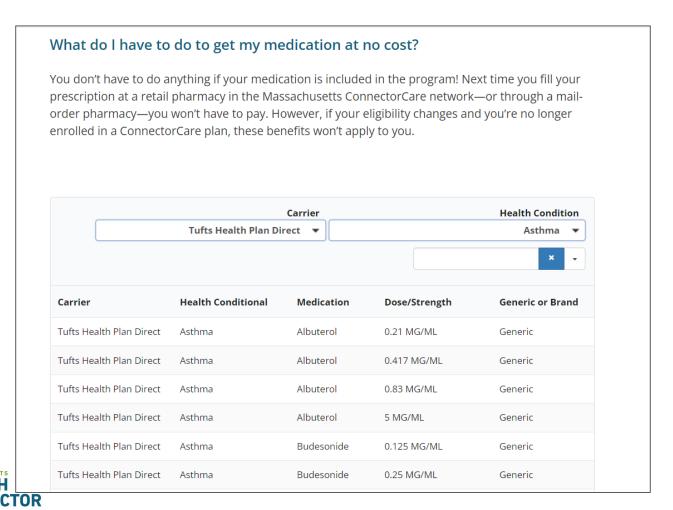
- Diabetes
- Asthma
- Coronary artery disease
- Hypertension

ConnectorCare members can check to see if their medications are included https://www.mahealthconnector.org/learn/plan-information/connectorcare-plans/connectorcare-medication-guide



Medication Search tool

Select your Carrier and select your health condition and see which medications are covered. You can also search by the name of the medication to find out it's included in the program.



ConnectorCare Card to Culture

The Health Connector and Mass Cultural Council have partnered to provide discounted admissions to art and cultural institutions for ConnectorCare members.

- Because living a healthy life includes enjoying art and culture, <u>ConnectorCare</u> members have discounted admission to institutions throughout Massachusetts as part of a partnership between the Health Connector and the <u>Mass Cultural Council</u>
- Enjoying the art and culture available to ConnectorCare members is easy. Here is a list of participating <u>institutions</u>. Members should bring their health insurance ID card (with "ConnectorCare" on it) to the institution to get the discounted admission
- The Health Connector is excited to offer this program to ConnectorCare members and open up new doors to Massachusetts' vibrant arts and culture community. Learn more about the <u>Card to Culture program</u>







Thank You!