



## January 1, 2015 Health Insurance FAQ

In the next few weeks you may encounter some patients or customers who have purchased insurance through the Massachusetts Health Connector, but they have not received an ID card or ID number and the health insurance carrier may not have finished the enrollment process. Here are a few frequently asked questions to help you provide the best service possible to these people.

### **What people wouldn't have an ID card or ID number from their health plan?**

People who purchase their insurance through the Massachusetts Health Connector get their insurance through a private health carrier, but pick their plan and make their payments through the Health Connector. Their information is sent by the Health Connector to the health plan, which must then process the enrollment and mail out the ID card and welcome packet to the member.

Because the Health Connector and health plans are working to provide coverage to as many people as possible, payment deadlines for January 1 coverage are very close to the start of the month. Because it takes health plans time to process and mail members' information, some people will not have ID cards on January 1. For example, someone who paid on the December 28 deadline will not have cards in time.

However, there will likely be instances when a person who pays towards the end of December will not show up active in the health plan's system because it can take up to 10 business days for the health plans to process them, even though they paid.

### **Do these people have insurance?**

If a person picked a plan and paid their first month's premium in time, they have insurance starting January 1, even if they do not yet have their ID card or do not show as active in the health plan's system. Their health plan will cover services and products starting January 1 and will mail them their ID card and welcome packet as soon as possible. For those filling prescriptions, you should check with the health plan to ensure that the prescription is covered under the health plan's formulary.

### **What can I do for someone in this situation?**

If a patient or member comes to you looking for services or a product, you can ask the member who their health plan is, and contact the Health Connector call center at 877-MA-ENROLL to verify their member's status. The Health Connector has received instructions from each of the health plans on the process the member should engage in to receive services prior to receiving their new member welcome packet and benefits card.

In some cases the member may also want to contact their health plan directly. It is possible that the member may appear in the health plan's system but the member may

not have received an ID card due to processing and mailing time. In those cases the health plan can confirm the member's eligibility and provide an ID number.

If a Health Connector member is making an appointment or making plans to pick up a product covered by insurance, and does not have an ID card, encourage the member to contact their health plan in advance of the future appointment, in order to get from the health plan their ID number and any other information they need to make sure services are covered.

**What if the health plan says they do not have a person in their system?**

In the case of a health plan not finding a person in their system, the person should call the Health Connector at 877-MA-ENROLL, to find out the status of their application and enrollment. The Health Connector will be providing health plans with lists of people who have selected and paid for a plan with that insurer, but are still likely in the processing stage. The Health Connector can help provide your patient or customer with an update, or identify any outstanding steps needed to complete enrollment.

**How long will it take for a new member to get an ID card?**

Many members take comfort in having their ID card, which is understandable. Typically, once a member has made a payment, their information is sent to the health plan within 24 hours. It then takes about 10 business days for a health plan to process the enrollment and then mail the ID cards. So, for the consumer, the time between payment and receiving an ID card can be 10-14 days.