

How to get help with questions about MassHealth and Health Connector coverage

Executive Office of Health and Human Services



Agenda

Today, we will discuss:

- ✓ What is MassHealth and the Health Connector?
- ✓ Common Questions
- ✓ Application Requirements
- ✓ Coverage Options
- ✓ When to Apply
- ✓ Getting Help

Overview of MassHealth and the Health Connector

MassHealth: Populations We Serve

MassHealth provides health benefits and help paying for them to qualifying children, families, seniors, and people with disabilities living in Massachusetts. We may offer benefits directly or help pay for all or part of your health insurance premiums. If you are a member, you may have access to doctor visits, dental, prescription drugs, behavioral health services, and other important health care services.

Our focus today



- Individuals younger than age 65 and not living in or about to go into a nursing facility
- Individuals of **any age** who are
 - Parents of children younger than age 19
 - Adult relatives living with and taking care of children younger than 19 and neither parent is living in the home

ACA Application Population



- Individuals older than age 65 and living at home
- Individuals of **any age** needing long-term-care services in a medical institution or nursing facility
- Individuals eligible under certain programs to get long-term-care services living at home (individuals with disabilities)
- Members of a married couple living with a spouse who is 65 years of age or older

SACA Application Population



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



Overview of MassHealth and The Health Connector



- ✓ Medicaid and Children's Health Insurance Program (CHIP) in Massachusetts
- ✓ Provides free or low-cost health coverage to eligible individuals
- ✓ Administered by the state and funded by state and federal governments
- ✓ Based on income, age, disability and other factors
- ✓ Continuous enrollment throughout the year
- ✓ Acts as an online marketplace for insurance plans
- ✓ Available to individuals and small businesses
- ✓ Open Enrollment periods and special enrollment periods
- ✓ Based on income and household size
- ✓ Eligibility for subsidies varies

Common Questions

Health Connector FAQ



1 Are there other Coverage options besides COBRA?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other more affordable coverage options for you and your family through the Massachusetts Health Connector, MassHealth (our state's Medicaid program), other group health plan coverage options (such as a spouse's plan), or an individual plan directly from an insurance carrier.

2 What are ConnectorCare plans?

ConnectorCare plans are a set of plans that offer lower monthly premiums and lower out-of-pocket costs, because they are partially paid for by the state. If you qualify for a ConnectorCare plan, you will be able to get the most savings possible.

3 Can I get Help paying for my health insurance if I buy a plan outside the Health Connector?

No. You can't qualify for help paying for a health insurance plan with an Advance Premium Tax Credit if you bought it outside of the Health Connector, such as directly with a carrier.

4 What do I do if my income changes throughout the year?

You can update your application information online at anytime by logging into your account and reporting a change.

- [How to update your income information](#)
- [How to report income](#)

MassHealth FAQ



1

Is citizenship a factor when applying for MassHealth?

Yes, during the application process, you are asked about citizenship and immigration status. MassHealth covers people with various immigration documents and statuses.

Even if you are undocumented or have an expired immigration document, we still encourage you to apply as you may be eligible for coverage.

For more information, see the [MassHealth Information for Noncitizens](#) webpage.

2

Do you need to renew your MassHealth coverage?

Yes, renewal of MassHealth coverage happens on an annual basis. In many cases, members are auto-renewed for coverage.

If you are not auto-renewed, MassHealth will send you a form in a **blue envelope** to renew manually.

3

What MassHealth benefits are available to pregnant members?

MassHealth covers health care services during pregnancy, labor and delivery, and postpartum through 12 months following the end of pregnancy. Covered services include: prenatal care, doula services, breast pumps, dental care, and more.

For more information, see the [Information for Pregnant MassHealth Members](#) webpage.

4

What do I do if my income changes throughout the year?

You can update your application information online at anytime by logging into your account and reporting a change.

- [How to update your income information](#)
- [How to report income](#)

You can also call MassHealth Customer Service to help you update any application information.

Application Requirements

Who Should Apply? Anyone who needs coverage.

Apply if you:

- Live in Massachusetts
- Are a U.S. citizen, U.S. national, or are otherwise lawfully present in the U.S.
- Don't have health insurance
- Are enrolled in Medicare or other public health coverage
- Are offered affordable, comprehensive health insurance from an employer

Do not apply if you:

- Are in jail
- Are visiting Massachusetts for personal pleasure, such as vacation
- Are only in the state to receive medical care in a setting other than a skilled nursing facility

What do you need to Apply?



- ✓ Social Security numbers for everyone applying, if they have one
- ✓ Immigration documents for all non-U.S. citizens who are applying, if they have one. [Learn more about immigration documents](#)
- ✓ Recent pay and income information, such as:
 - ✓ Copies of your pay stubs (if applicable)
 - ✓ Net Income from self-employment
 - ✓ Your unemployment amount (monetary determination) if you are collecting unemployment
 - ✓ Federal tax returns, if you file
- ✓ Information about any job-related or other health insurance that you are currently enrolled in or have access to
- ✓ If you don't have all the information above give us what you have, and we'll send you a letter asking for more information if we need it

How can I submit my application?



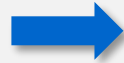
Online (Easiest Way!)

Members under 65 years old



Go online to www.mahix.org/individual (or the individualized link provided in the notice in the blue envelope)*

Members over 65 years old residing in the community



Members of any age receiving nursing facility care or HCBS waiver services

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>

Other Options:

- **By Mail:** 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
- **By Phone:** Call the MassHealth Customer Service center at (800) 841-2900, TDD/TTY: 711
- **By Appointment:** 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

*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.

Application for Individuals and Families

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

Apply online at MAhealthconnector.org

For Spanish: MAhealthconnector.org/es/

For Portuguese: MAhealthconnector.org/pt/

MASSACHUSETTS HEALTH CONNECTOR | 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](#)

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

Welcome to the Massachusetts Health Connector

The Massachusetts Health Connector is the state's Marketplace for health and dental insurance. Before your 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

MassHealth Application: ACA 3

Application for Health and Dental Coverage and Help Paying Costs (ACA-3)

Who should use this application?

- Applicants 64 years and younger residing in the community
- Applicants 65 or older, that are a parent or caretaker of a child(ren) under the age of 19

Additional resource: [MassHealth Member Guides and Handbooks](#)

Massachusetts Application for Health and Dental Coverage and Help Paying Costs



Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) is a federal program that helps you buy healthy food each month.

- Check this box if you want this application to be sent to the Department of Transitional Assistance to serve as an application for SNAP benefits. You must read the rights and responsibilities on pages 20-25 and sign on page 26 to proceed with the application.

STEP 1 Person 1. Tell us about yourself. Please print clearly.

We need one adult in the household to be the contact person for your application. Please note that this should be someone who appears on the application, not a third party who wishes to serve as a contact for the applicant(s). Please see the Authorized Representative Designation (ARD) Form at the end of this application to establish a third-party contact.

1. First name, middle name, last name, and suffix _____ 2. Date of birth _____

3. What is your email address? _____

No home address. Note: if you check this box, you must pay _____

4. Street address _____

6. City _____

10. Mailing address Check if same as home address. _____

12. City _____

16. Phone number _____

17. Other phone n _____

19. What is your preferred language, if not English? Spoken _____

20. Is anyone on this application in prison or jail? Yes No

Please select **No** if this person will be released in the next _____
If Yes, who? Enter the name here: _____

If Yes, is this person awaiting trial? Yes No

FOR ENROLLMENT ASSISTERS ONLY

Complete this section if you are an enrollment assister and a Navigator Designation Form if they have not done so already. Counselor Designation Form if they have not done so already.

Check one Navigator Certified Application Course

First name, middle name, last name, and suffix _____

Organization name _____

This is your member booklet for MassHealth, ConnectorCare Plans and Advance Premium Tax Credits, the Children's Medical Security Plan, and the Health Safety Net.



AUGUST 2023

MEMBER BOOKLET

for HEALTH and DENTAL COVERAGE
and HELP PAYING COSTS



Commonwealth of Massachusetts
Executive Office of Health and Human Services
MassHealth | Massachusetts Health Connector

MassHealth Application: SACA-2

[Apply for MassHealth coverage for seniors and people of any age who need long-term-care services](#)

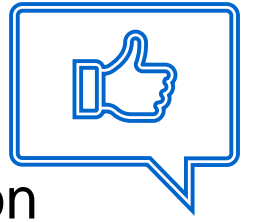
Who should use this application?

- Applicants 65 or older who live in the community who are not parents/ caretakers of children under 19
- An individual or applicants of **any age** in need of Long-Term Services and Supports (at home or in an institution)
- A spousal couple (one spouse 65 years of age or older and one spouse under 65) who are not parents/ caretakers of children under 19

Additional resource:

[MassHealth Member Guides and Handbooks](#)

What is the best way to fill out the application?



- Make sure to answer **all the questions** for all applicants listed on the application
- You may be required to **provide verifications for proof** of information like residency, immigration or income so have the proper documents ready to submit if needed
- When reporting income, make sure to enter **gross wages, weekly hours worked and pay frequency**
- When reporting yearly income, **do not write “NA”** indicate how much the member receives yearly and **if they have no income enter “0” on the line**
- Make sure to **sign and date** at the end of the application
 - E-signature is required if applying online
 - E-signatures are also accepted on paper applications
 - Applications submitted over the phone are signed with verbal consent
- If you need any **help when applying**, enrollment assisters and/or MassHealth Enrollment Centers are available for assistance

Coverage Options

Coverage Types for MAGI (Under 65)



Standard: Offers a full range of health care benefits

CommonHealth: Offers a full range of health care benefits specifically for disabled adults and disabled children who are not otherwise eligible for MassHealth Standard

CarePlus: Offers a broad range of health care benefits to adults who are not otherwise eligible for MassHealth Standard

Family Assistance: Offers a broad range of health benefits to certain children and adults, including noncitizens, who are not eligible for MassHealth Standard

Limited*: Provides emergency health services to people who, under federal law, have an immigration status that keeps them from getting more services

Children's Medical Security Plan (CMSP)*: Provides coverage for primary and preventive medical and dental services to certain uninsured children who do not qualify for any other MassHealth types of coverage

Health Safety Net*: May be able to pay for certain services you receive from an acute hospital or a community health center if you are a resident of Massachusetts and you are uninsured or underinsured (your health insurance does not cover all medically necessary services)

** Coverage types not considered as an insurance for tax purposes*



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

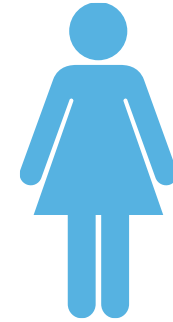
What's New at the Health Connector

New for plan year 2024 and 2025

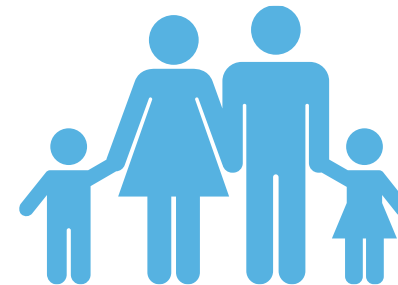
- A pilot program is expanding eligibility to the ConnectorCare program, which delivers subsidized premiums, low co-pays and no deductibles to participants. What's New at the Health Connector
- ConnectorCare has much lower premiums and co-pays and no deductible.

More plan choices going forward

- All health insurance companies who participate in the Health Connector will offer plans in ConnectorCare starting in 2024
- These changes took effect on January 1, 2024



For an **individual**, the change increases the income limit for ConnectorCare from \$43,470 to \$72,900 for 2024.



For a **family of four**, the change increases the income limit for ConnectorCare from \$90,000 to \$150,000 for 2024.

When to Apply and Enroll

Enrollment Deadlines



MassHealth

- MassHealth applicants can apply for coverage at any time of the year
- There is no open or closed enrollment for MassHealth applicants

Health Connector

- The Health Connector does have enrollment deadlines
- Open Enrollment November 1st through January 23rd
- Closed Enrollment January 24th through October 31st

Special Enrollment Periods

- If you have a Qualifying Life Event, you can enroll in or change health insurance plans outside the annual Open Enrollment period
- Life events that let you 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 within 30 days of it occurring
 - You have 60 days from the date of the qualifying event to select a new plan
 - Payment and enrollment deadlines still apply during a Special Enrollment Period

How to Get Help

Where Can I Get Help?



MassHealth Customer Service

- Call MassHealth Customer Service at **(800)-841-2900**, **TDD/TTY: 711**
- **Visit a [MassHealth Enrollment Center](#)** at seven convenient locations across the Commonwealth
- We strongly encourage members to use MassHealth's [appointment scheduler](#) if they need live help from a MassHealth Customer Service Representative

Health Connector 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 \(mahealthconnector.org\)](#)

Help at MassHealth Enrollment Centers



The Enrollment Centers are open for walk-in appointments.

Charlestown	Chelsea*	Springfield
529 Main Street Charlestown, MA 02129	45 Spruce Street Chelsea, MA 02170	88 Industry Avenue, Suite D Springfield, MA 01104
Taunton	Tewksbury	Quincy
21 Spring Street, Suite 4 Taunton, MA 02780	367 East Street Tewksbury, MA 01876	100 Hancock Street, 6th floor Quincy, MA 02171
	Worcester	
	50 Southwest Cutoff, Suite 1A Worcester, MA 01604	



Note:
Members should not mail an application to any of these enrollment centers.

Applications should be mailed to:
Health Insurance Processing
Center
PO Box 4405
Taunton, MA 02780

*Note: The Chelsea office has limited parking space, but is accessible from MBTA bus lines

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/)(Portuguese: MAhealthconnector.org/pt/)
 2. By phone
 3. With the help of a partner community organization or health center
- You can apply for MassHealth and Health Connector coverage **using the same application**
 - This application will also help you find out if you qualify for help paying for your health care coverage
- MassHealth and the Health Connector and will send you a letter about your coverage
 - If you are approved for coverage, MassHealth will send you more information about enrolling in a health plan

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.

Enrollment Assisters

- 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 [get free help near you](#)



Questions?

Tools available from the Health Connector

Get an Estimate	Lets you see what plans are available in your area and estimates what your savings may be	Get an Estimate – Massachusetts Health Connector (betterhealthconnector.com)
Plan Comparison	Find out if preferred providers and facilities are covered through a specific plan.	Massachusetts Plan Comparison Tool 2024 (checkbookhealth.org)
Plan Finder	Lets you see if preferred providers and facilities are covered through specific plans and see the monthly cost	This tool is available when you are in “your” application

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.

