



MASSACHUSETTS  
**HEALTH  
CONNECTOR**  
*the right place for the right plan*



# **Legislative Briefing**

Helping Constituents Understand their Health  
Insurance Options

February 19, 2014

# Agenda

- System Update
- Pathways to Coverage
- Questions to Ask a Constituent
- Tips for Navigating the Website
- Next Steps
- Resources

# System Update



- The Affordable Care Act (ACA) went “live” on January 1, marking the beginning of new coverage options in Massachusetts, including Medicaid expansion, premium tax credits, and the availability of Qualified Health Plans (QHPs)
- In spite of the IT challenges presented by a consistently underperforming vendor, more than 31,000 new people have access to subsidized coverage through the Health Connector and MassHealth programs

# Refresher: New Coverage Options from the Health Connector



## 2014 Health Connector Programs

Health Connector Program	Population
Qualified Health Plan (QHP) <b>NEW</b>	A health plan available through the Health Connector to all Massachusetts residents that are U.S. citizens, nationals or otherwise lawfully present and are not in jail.
Qualified Dental Plan (QDP) <b>NEW</b>	A dental plan available through the Health Connector to all Massachusetts residents that are U.S. citizens, nationals or otherwise lawfully present and are not in jail. This is the first time the Health Connector has sold dental products.
Qualified Health Plan with Premium Tax Credit <b>NEW</b>	Middle-income individuals and families (earning at or below 400% FPL) that meet all the requirements for purchasing a QHP may be eligible for a premium tax credit to lower the cost of their monthly premiums if they also do not have access to other public health insurance programs (e.g., Medicare, Medicaid) and do not have access to 'affordable', comprehensive coverage from their employer.
ConnectorCare <b>NEW</b>	Lower-income individuals and families (earning at or below 300% FPL) that meet all the requirements for purchasing a QHP with a premium tax credit may be eligible for a ConnectorCare plan, which through a mix of state and federal funding, has even lower monthly premiums and co-pays than a standard QHP.

# Refresher: Key changes at MassHealth features of the ACA



- Changes to MassHealth coverage went into effect on January 1, 2014
  - All adults who are U.S. citizens and qualified noncitizens earning 133% FPL or less will qualify for MassHealth – most for the new CarePlus program
  - 19 and 20 year olds earning 150% FPL or less qualify for MassHealth Standard
  - All pregnant women earning 200% FPL or less qualify for MassHealth Standard

## 2014 MassHealth Programs

MassHealth Program	Population
Standard	Lower-income kids & young adults age 19-20, parents, pregnant women, disabled individuals, certain adults with special health care needs, and elder adults (65+)
CommonHealth	Higher-income people with disabilities
CarePlus <b>NEW</b>	Low-income adults 21-64
Family Assistance	Higher-income kids, individuals with HIV, certain immigrants
Small Business Employee Premium Assistance <b>NEW</b>	Qualifying employees of small businesses
MassHealth Limited	Immigrants ineligible for other MassHealth programs because of their immigration status
Children's Medical Security Plan	Kids who are not eligible for any other more comprehensive MassHealth benefit

# Ways to Apply for New Coverage



- The fastest way to obtain subsidized coverage through MassHealth or the Health Connector or shop for unsubsidized health or dental coverage is to go online [MAhealthconnector.org](https://MAhealthconnector.org)
- Paper applications for subsidized and unsubsidized coverage can be found at [MAhealthconnector.org](https://MAhealthconnector.org) under Tools & Resources

Mail or Fax completed Unsubsidized applications to:

Massachusetts Health Connector  
133 Portland Street, 1st Floor  
Boston, MA 02114-1707  
877-623-2155

Mail or Fax completed Subsidized applications to:

Health Insurance Processing Center  
P.O. Box 4405  
Taunton, MA 02780  
617-887-8770

# Pathways to Coverage: Overview



- We have largely been unable to rely on the new online system for end-to-end enrollment activities, and have stood up a number of different pathways to ensure coverage
- On February 12, 2014, CMS granted our request for additional coverage extensions
- Now, nearly 124,000 Commonwealth Care and Medical Security Program members will continue to have access to coverage through at least June 30, 2014
- In addition, CMS authorized extension of the temporary coverage program – which today covers over 30,000 Massachusetts residents
- These coverage extensions are critical to supporting our ongoing transition efforts, allowing us to continue our commitment to minimizing gaps in coverage and protecting our insured

# Pathways to Coverage: Overview (cont'd)



## Overview of affected populations

Population	# of members	Coverage
Commonwealth Care (subsidized)	~124,000	In extended coverage through at least June 30, 2014
Commonwealth Choice (non-group, unsubsidized)	~32,000	Commonwealth Choice members whose current plans will expire on or before March 31 <sup>st</sup> with a “Fast Path” to coverage
New unsubsidized	~7,800 new unsubsidized enrolled in QHP (includes ~2,200 Commonwealth Choice subscribers); additional new TBD	Varies; may include some that are currently uninsured
New subsidized members	31,000 currently enrolled in temporary coverage, an estimated 25,000 additional to be enrolled in February; additional new TBD	Temporary fee-for-service program in place through at least June 30, 2014 administered by MassHealth and sponsored by MassHealth and the Health Connector



# Pathways to Coverage: Commonwealth Care



## **All existing Commonwealth Care members will have their coverage extended through June 30, 2014**

- The Health Connector obtained CMS approval to extend Commonwealth Care through at least June 30th, 2014
- Members will be subsequently transitioned to QHPs and access federal tax credits and cost-sharing reductions when they complete the ACA-required program determination
- The new, ACA-compliant Health Connector program, ConnectorCare, was designed to mimic Commonwealth Care, offering a very similar member experience in terms of continuity, carrier choice and affordability

# Pathways to Coverage: Commonwealth Choice



## **Current Commonwealth Choice members will be offered a “Fast Path” to coverage in addition to shopping through [Mahealthconnector.org](http://Mahealthconnector.org)**

- To enroll using the Fast Path, Commonwealth Choice members will only need to pay the first premium bill, which will be sent to them if they take no other action
- To shop for other plans, Commonwealth Choice members will be directed to the Health Connector website, where they can also apply online. If they opt to apply for subsidies, the process will take longer to receive a program determination
- Included in this mailing are former Commonwealth Choice members with December 31, January 31, and February 28 end dates, along with those members with a March 31 end date who have not submitted an application via [MAhealthconnector.org](http://MAhealthconnector.org). The mailing went out to a total of 21,630 subscribers representing a total membership of 31,796. The mailing went out on February 14

# Pathways to Coverage: Medical Security Program (MSP)



- All MSP members were transitioned to the Commonwealth Care program after December 31 to continue their current coverage or, in the case of those receiving Premium Assistance, the option to opt into the direct coverage option offered through the Health Connector
- Individuals in this coverage through the Health Connector will also have access to extended coverage through the end of June
- If a current Direct Coverage member or Premium Assistance member who opts into Direct Coverage hasn't received an eligibility determination yet from the Health Connector or MassHealth regarding 2014 coverage – or has not submitted an application for other health benefits, they still have until the end of June to apply, select a plan and pay their first month's premium without experiencing a gap in coverage

# Pathways to Coverage: Insurance Partnership (IP)



What will happen to employees who previously received IP benefits?

- The Insurance Partnership program ended December 31, 2013
- The majority of employees and their families continue to receive premium assistance through MassHealth's other coverage programs
- Employees whose employer sponsored insurance is considered unaffordable by ACA standards will qualify for subsidized health insurance through the Health Connector but can continue receiving premium assistance through MassHealth until they make this transition (at least until June 30, 2014)
- Employees who do not qualify for another MassHealth benefit or Health Connector subsidies are now enrolled in the new MassHealth Small Business Employee Premium Assistance Program

A dedicated call center for transitioning IP members is now live – the number is [1-866-865-0147](tel:1-866-865-0147)

# Pathways to Coverage: Temporary Coverage Option



## Who is eligible for Temporary Coverage?

Individuals who submitted an application for subsidized health insurance (paper or online) by January 31, 2014, who are not currently enrolled in any subsidized health insurance program through the Commonwealth (except for Children's Medical Security Plan or the Health Safety Net), and whose applications the Health Connector and MassHealth have been unable to process, will receive temporary coverage until their applications can be processed and an eligibility determination is made.

## Which providers will be covered by Temporary Coverage?

Individuals with temporary coverage may receive services from providers in the MassHealth network. MassHealth has an extensive network of participating providers including all of the hospitals in Massachusetts, thousands of physicians who provide primary care and specialty services and a statewide network of pharmacies. Individuals can find out if a provider participates with MassHealth by contacting the provider and asking if they accept MassHealth or by calling MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

# Questions to ask a constituent

## Are you currently covered by health insurance?

- If they are in Commonwealth Care, Medical Security Program, or if they are former Insurance Partnership members who have been instructed to **reapply**, remind them they have coverage until June 30
- If they have Commonwealth Choice or Employer Sponsored Insurance, ask when their coverage is ending and if they have submitted an application
  - Remember, Commonwealth Choice members will have the option of “fast track” coverage if they have not already purchased a new plan
- If they currently have no health insurance, ask if they have submitted an application

# Questions to Ask a Constituent

## Have you applied?

- No- I have not filled out an application:
  - Apply online at MAhealthconnector.org OR
  - Fill out a paper application (Paper applications can be found under Tools & Resources )
- Yes- I have applied:
  - How did they apply, online, phone, or fax and when was the application completed? The more we know about how a constituent applied, can makes it easier for us to locate their application
  - To check status of their application they can call:
    - For paper - 1-888-665-9993
    - For online - 1-877-623-6765



# Tips to Navigate the Website

## Preferred Browsers:

- Google Chrome is the preferred web browser for [MAhealthconnector.org](https://www.mahealthconnector.org)
- Firefox, Opera, and Safari are other web browsers that also work well
- The website is currently not compatible with Internet Explorer 11
  - You will not get an error message explaining this, but rather the website will simply not load or display correctly

## Password Criteria:

- Passwords must meet the following criteria:
  - At least 8 characters long
  - At least 2 alphabetic characters
  - At least 1 uppercase letter
  - At least 1 lowercase letter
  - At least 1 number
  - At least 1 special character (for example: ? / < ~ # ` ! @ \$ % ^ & \*)



# Tips to Navigate the Website

## Error Messages

- If you see one of the following error messages when working on your insurance application please close your browser window and open a new browser session
  - Known error messages :
    - “BE-008” or “DA-000”
    - “null pointer exception”
    - “Oracle Access Manager Operation”
- If you do not close your browser after the first error is displayed, you may get more of these errors as you continue through the web application

## Entering Social Security Numbers

- A person’s **Social Security Number (SSN)** cannot be entered more than once
- If you get a message indicating that the SSN you are trying to enter already exists, please contact the Health Connector’s Customer Service for help:

**Health Connector Customer Service**

1-877-623-6765

TTY: 1-877-623-7773

7:00 a.m.–7:00 p.m., Monday through Friday

9:00 a.m.–3:00 p.m., Saturday

# Next Steps

## How to Best Advise a Constituent

- If they **need to apply** point them to [MAhealthconnector.org](https://MAhealthconnector.org) or paper application (found online or can request one be sent by customer service)
- If they want to **check on the status of their application** have them call customer service for either the Health Connector or MassHealth
- If they have questions on **Temporary Coverage** have them call MassHealth customer service

**\*Please refer to slide 21 for specific contact information**

# Resources

# Customer Service / Enrollment Contact Info



## Hours, Website and Phone Numbers

### Hours of Operation (Non-group)

- **Standard Hours** (9/3/13 – 9/30/13, resuming 4/1/14):  
Monday – Friday, 8:00AM – 6:00PM
- **Extended Hours** (Peak periods, including OE, 10/1/13 – 3/31/14): Monday – Friday, 7:00AM – 7:00PM & Saturdays, 9:00AM – 3:00PM

### Hours of Operation (Small Group and Brokers)

- **Standard Hours:** Monday – Friday, 8:30AM – 5:00PM

### Website

[www.MAHealthConnector.org](http://www.MAHealthConnector.org)

### Phone Numbers:

#### General:

- **Main Phone #:** 1-877-MA-ENROLL (1-877-623-6765), TTY 1-877-623-7773
- **NEW Phone line for Information on Massachusetts Insurance Offerings (MassHealth & Health Connector):** 1-855-MA-4-Health (855-624-4584), TTY 1-877-623-7773 or, 1-800-497-4648

### Business Express (Small Group and Brokers):

- **Business Express Line:** 1-888-813-9220
- **TTY:** (888) 213-8163

## Addresses

### General Inquiries & Non-Subsidized Applications, (Non-group):

Massachusetts Health Connector  
133 Portland Street, 1st Floor  
Boston, MA 02114-1707  
FAX: (877) 623-2155

### Premium Payments - Check or Money Order, (Non-group):

Health Connector  
P.O. BOX 970008  
Boston, MA 02297

### Verifications and Subsidized Applications, (Non-group):

Health Insurance Processing Center  
P.O. Box 4405  
Taunton, MA 02780  
FAX: (617) 887-8770

### Additional In-Person Servicing Location (Non-group):

Health Connector  
146 Main Street, Suite 201/202  
Worcester, MA 01608

### Business Express – General Inquiries, Premium Payments, Verifications and Applications, (Small Group and Brokers):

554 Main Street  
Worcester, MA  
01608  
FAX: (508) 770-0167  
(Attn: Business Express Enrollment)

# Calling Customer Service / Checking Status



Customer Service	Number	Reason for Call
MassHealth Customer Service (Maximus)	1-800-841-2900	<ul style="list-style-type: none"> <li>• Apply for subsidized individual (non-group) coverage over the phone</li> <li>• Ask about the status of an existing application</li> <li>• Report a change to an existing application</li> <li>• Report a technical problem with HIX</li> </ul>
Health Connector Customer Service (Dell)	1-877-623-6765	<ul style="list-style-type: none"> <li>• Apply for individual (non-group) medical and dental coverage over the phone</li> <li>• Ask about the status of an existing application</li> <li>• Report a change to an existing application</li> <li>• Ask about enrollment status</li> <li>• Report a technical problem with HIX</li> <li>• Assistance with password or login issues on HIX</li> </ul>
MassHealth Enrollment Centers (MEC)	1-888-665-9993	<ul style="list-style-type: none"> <li>• Questions about eligibility for subsidized coverage</li> <li>• Ask about the status of an existing application</li> <li>• Report a change to an existing application</li> </ul>
No Wrong Door #	1-855-624-4584	<ul style="list-style-type: none"> <li>• Self-service phone system that routes a caller to either MassHealth Customer Service or Health Connector Customer Service. This system is for the individual who is not sure how to start the process of applying for coverage.</li> </ul>