

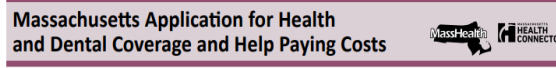
# Applying for MassHealth or Help Paying for Insurance from the Health Connector



## Tips for Entering Information about Unemployment Income

May 12, 2020

MassHealth and the Health Connector use the same application but count income in different ways. The application must be completed with both current monthly income information and with estimated annual income information. The online eligibility system will first make a decision about whether the applicant qualifies for MassHealth based on current monthly income, and if not, it will make a decision about whether the applicant qualifies for help paying for insurance from the Health Connector.



**MassHealth** is based on CURRENT MONTHLY INCOME. If you are still working when you apply, MassHealth will count your current wages as your income. If you have lost work, and are not yet getting unemployment, MassHealth will not count your past wages or future unemployment, it counts your current income even if it is now zero. If you are now getting unemployment income, this guide explains how MassHealth counts your unemployment income.<sup>1</sup>

If you are currently receiving unemployment income in the week in which you are completing an application, report the amount of your “weekly benefit amount.” Do Not Report the \$600 per week “Additional” payment as part of your current unemployment income. Why? Because the federal Coronavirus Response Act that created that added \$600 per week specifically says it cannot be counted as income in Medicaid programs like MassHealth. If you and other members of your household also receive other current monthly income, the application will explain how to report other kinds of income.

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<sup>1</sup> People enrolled in MassHealth should report changes in income and other factors that may affect eligibility within 10 days. However, if you were covered by MassHealth on March 18, 2020, or were found eligible after March 18, you will not lose your MassHealth benefits based on any change in income or other eligibility factors until the national COVID-19 emergency is over.

Application Year 2020   Start Your Application   Family & Household   **Income**   Additional Questions   Review & Sign

## Current Income

[More information on Income Sources](#)

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.

Unemployment Income 1

How much does [redacted] get?

Amount \*

\$ 372

How often does [redacted] get this amount? \*

Weekly

[Add Another](#)

The Weekly Benefit Amount will be shown in your account with the Dept. of Unemployment Assistance. Report the gross amount before any taxes or other deductions are taken out. In the example below the Weekly Benefit Amount is \$526 per week.

Claim Information	
Claim Filed Date : 4/28/2020	Approved Dependents : 0
Overpayment Balance: \$0.00	
Federal Tax Withholding: 10.00%	Payment Option : Direct deposit
State Tax Withholding: 5.05%	

[Click here to see your claim history](#)

Potential Benefits by Program				
Program	Effective Begin Date	Effective End Date	Weekly Benefit Amount	Balance
Regular UI	4/26/2020	4/24/2021	\$526.00	\$13,150.00

**Payment Request Status**

Select the Week End Date to view details of the week.

Select **Update Earnings** to view and update earnings for the week.

Your potential payment may change due to additional activity on your claim.

To view the information about the overpayment, select **Manage Debt and Overpayment History**

Benefits Request Date	Week End Date (View Week Details)	Claim Id	Current Program	Request Type	Current Week Status	Reason	Weekly Benefit Amount	Additions	Deductions	Pre Tax Authorized Amount	Withholdings	Overpaid Amount	Payment Amount Issued	Issued Payment Status	Update Earnings
5/3/2020	5/2/2020	2020-01	Regular UI		Paid		\$526.00	\$600.00	\$0.00	\$1,126.00	\$168.00	\$0.00	\$958.00	Processed	<input checked="" type="checkbox"/>

The MassHealth-Health Connector online system will show your unemployment income two different ways: as a monthly amount (weekly \* 4.333) and as a yearly amount (weekly \* 52).

Application Year 2020   Start Your Application   Family & Household   **Income**   Additional Questions   Review & Sign

## Current Income Details

[More information on Income Sources](#)

When you see an ⓘ, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Total Income: \$1611.88 /Monthly ⓘ  
Income Type: Unemployment: \$19342.51 /Yearly

**Save and Continue**

Back

MassHealth uses an electronic data match to compare your current yearly income to your past federal tax return, if your current income is less, it will ask for proof of your current monthly income.

Application Year 2020   Start Your Application   Family & Household   **Income**   Additional Questions   Review & Sign

## Income Discrepancies - Additional Income Questions

[More information on Income Sources](#)

**Warning:**  
We were not able to verify your income electronically at this time. You can continue with your application, but may be asked to send proof of income.

During the last 12 months, which of these reasons apply for why the amount reported for [redacted] job income is lower than what our electronic records show? (Select all that apply.)

- Stopped working at a job
- Hours changed at a job
- Wage or salary changed at a job
- Change in employment
- Marriage, legal separation, or divorce
- Death in family

Is there another explanation for why the amount reported for [redacted] job income is lower than what our electronic records show?

You can submit proof by calling MassHealth Customer Service at 800-841-2900 to verify income over the phone, or sending a written statement. A written statement can be a statement signed by you on this [form](#), or on a letter you write yourself, or it can be a document from the Dept. of Unemployment that shows your current Weekly Benefit Amount. You can submit a written document by uploading it to your online account on [mahealthconnector.org](http://mahealthconnector.org), faxing it, or mailing it. If you are getting assistance from a certified Enrollment Assister, they can upload or fax the document for you.

The application will later ask you more questions about your yearly income, but the information MassHealth uses to decide if you qualify is based on your current monthly income. In the example below, the applicant's only current income is unemployment income. The Weekly Benefit Amount is \$372 per week, and monthly income is \$1611.08 per month. There is no other income and this is a household of two for whom the MassHealth upper income limit is \$1963 per month. The screen shows the current monthly income is only 107% of the federal poverty level, so this couple will be financially eligible for MassHealth. The [upper income limit for MassHealth](#) for most adults is 138% of the federal poverty level.

The screenshot shows a web interface titled "Review Application". At the top right is a print icon. Below the title is a button labeled "Back to Eligibility Result". The main section is "Application Summary" with a sub-header "You can review your application information below." Below this are four expandable sections: "Contact Information", "Family & Household", "Tax Filing Status", and "Family Income". The "Family Income" section is expanded and shows the following information: a redacted name, "Income Type: Unemployment \$372.00/ Weekly", "Projected Yearly Income: \$36504.00", "Self Attested Total Amount Received Monthly: \$1,611.88", and "MassHealth Federal Poverty Level (FPL) based on your self-reported income: 107.20%".

**Help paying for health insurance from the Health Connector** is based on your expected ANNUAL INCOME FOR 2020. You must report the amount of unemployment income you received since Jan 1, 2020, and the amount of unemployment income you expect to receive from now until Dec 31, 2020, along with other kinds of income you received or expect to receive in 2020. (The application will explain what other kinds of income to report). The Health Connector does count the \$600 per week Additional payment as part of your annual income. Why? Because it is taxable income which counts unless Congress creates an exception, and the only exception Congress created is for Medicaid (MassHealth).

The application will ask if your current monthly income \* 12 months reflects what you expect your annual income to be in 2020. If you are collecting unemployment income in 2020, the answer to that question will almost certainly be No. The application will then ask what you expect your income to be in 2020.

The screenshot shows a web application interface for the 'Annual Income' section. At the top, there is a navigation bar with tabs: 'Application Year 2020', 'Start Your Application', 'Family & Household', 'Income' (which is highlighted in blue), 'Additional Questions', and 'Review & Sign'. Below the navigation bar, the title 'Annual Income' is displayed. A link for 'More information on Income Sources' is on the right. Two lines of instructional text are present: 'When you see a star (\*), you must complete the field.' and 'When you see an i, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.' The main question asks if the user's current monthly income multiplied by 12 months reflects what they expect their annual income to be in 2020. The user has selected 'No'. Below this, another question asks for the expected total yearly amount for 2020, with the user entering '\$ 36504.0'. A large blue 'Save and Continue' button is at the bottom.

Your expected income for 2020 includes:

1. The income you actually received from Jan. 1, 2020 until the date you submit your application, and
2. The income you expect to receive from the date you submit your application until Dec. 31, 2020.

The unemployment income you have already received in 2020 will be shown on the Weeks Claimed section of your online account with the Department of Unemployment Assistance. Add up all the Pre-Tax Authorized Amounts you received in 2020. This will include your Weekly Benefit Amount and any \$600 per week Additions you received. Do not use the total in the Payment History section if you have taxes taken out because it will only show the payment to you after taxes.

In the example below, the individual received \$3,260 in unemployment benefits from Mar 22, 2020 to April 28, 2020. The application will explain what additional income to count. For example, if the individual received wages in January -March 2020 before becoming unemployed, include the amount of any taxable wages received.

Claim Information	
Claim Filed Date : 3/22/2020	Approved Dependents : 0
Overpayment Balance: \$0.00	
Federal Tax Withholding: 10.00%	Payment Option : Direct deposit
State Tax Withholding: 5.05%	

[Click here to see your claim history](#)

Potential Benefits by Program				
Program	Effective Begin Date	Effective End Date	Weekly Benefit Amount	Balance
Regular UI	3/22/2020	3/20/2021	\$292.00	\$6,132.00

**Payment Request Status**

Select the Week End Date to view details of the week.

Select **Update Earnings** to view and update earnings for the week.

Your potential payment may change due to additional activity on your claim.

To view the information about the overpayment, select Manage Debt and Overpayment History

Benefits Request Date	Week End Date(View Week Details)	Claim Id	Current Program	Request Type	Current Week Status	Reason	Weekly Benefit Amount	Additions	Deductions	Pre Tax Authorized Amount	Withholdings	Overpaid Amount	Payment Amount Issued	Issued Payment Status	Update Earnings
4/28/2020	<a href="#">4/25/2020</a>	2020-01	Regular UI		Paid		\$292.00	\$600.00	\$0.00	\$892.00	\$134.00	\$0.00	\$758.00	Processed	<input checked="" type="checkbox"/>
4/28/2020	<a href="#">4/18/2020</a>	2020-01	Regular UI		Paid		\$292.00	\$600.00	\$0.00	\$892.00	\$134.00	\$0.00	\$758.00	Processed	<input checked="" type="checkbox"/>
4/16/2020	<a href="#">4/11/2020</a>	2020-01	Regular UI		Paid		\$292.00	\$600.00	\$0.00	\$892.00	\$134.00	\$0.00	\$758.00	Processed	<input checked="" type="checkbox"/>
4/6/2020	<a href="#">4/4/2020</a>	2020-01	Regular UI		Paid		\$292.00	\$0.00	\$0.00	\$292.00	\$43.00	\$0.00	\$249.00	Processed	<input checked="" type="checkbox"/>
3/29/2020	<a href="#">3/28/2020</a>	2020-01	Regular UI		Paid		\$292.00	\$0.00	\$0.00	\$292.00	\$43.00	\$0.00	\$249.00	Processed	<input checked="" type="checkbox"/>

\*This information is not to be used for your tax filing or assistance for filing information. Use your [current 1099G form](#)

Then estimate the amount of income you have not yet received but expect to receive in 2020. If you are unemployed during the current pandemic, it will not be easy to predict your future income. Do the best you can with the information you have.

First, estimate the additional unemployment income that you expect to receive in 2020 but have not yet received. Your account with the Department of Unemployment Assistance will show your weekly benefit amount, your potential remaining balance and how many weeks of 26 total weeks are left for you to claim. It also shows the dates of the “benefit year” but this is just the 12 months after an applicant first files a claim not the period of time in which the weekly benefit amount is payable. Currently, the online account does not show the potential remaining balance of the added \$600 per week that you will be able to collect for any week in which you are collecting unemployment between March 29 and July 25, 2020, or the potential remaining balance for the 13 additional weeks that people can claim through the week ending Dec. 26, 2020. Hopefully, the Department of Unemployment Assistance will eventually provide more complete information about potential benefits, but right now it does not.<sup>2</sup>

<sup>2</sup> A further complication is that some people may be collecting a new kind of unemployment called Pandemic Unemployment Assistance; those payments are shown separately. It is also very possible that there will be more changes in the amount of available unemployment income in the weeks and months ahead.

Benefits Overview ? Claimant ID: [REDACTED]

**!** You may submit your next benefit request beginning Sunday 05/10/2020 through Saturday 05/16/2020. ✕

Claim Information	Weekly Benefit Amount: \$526	Benefit Year: 4/26/2020 - 4/24/2021
<a href="#">When do I request payment for Benefits?</a>	Dependency Allowance: \$0	Last Requested Week: 4/26/2020 - 5/2/2020
<a href="#">View Weeks Claimed</a>	Potential Remaining Balance: \$13,150	
	Potential Weeks Left: 25	

For example, the individual with the account shown above might calculate the unemployment income she has not yet received but expects to receive in 2020 as including:

\$13,150 (\$526\*25 weeks through Oct 24 as shown by DUA)

+ 6,838 (\$526 \* 9 more weeks from Oct 24 through Dec 26 not shown by DUA)

+9,600 (\$600 \* 12 weeks from May 3 through July 25 not shown by DUA)

\$29,588 Unemployment income expected in 2020 but not yet received

Add the amount of income you have actually received with the amount of income you expect to receive and enter the total as your estimated annual income for 2020.

In the example above the individual with a weekly benefit amount of \$526 per week will make too much for MassHealth. The MassHealth upper income limit for a household of one is \$339 per week (\$1469 per month). The online eligibility system will use her estimate of her expected annual income for 2020 to decide if she qualifies for help paying for health insurance from the Health Connector. The upper income limit for help paying for health insurance in 2020 for a household of one is \$49,960. If she qualifies, she will be able to shop for a health plan, and must select a plan and pay the first month's premium (some very low income people may not have a premium) by the 23d of the month in order to be enrolled by the first of the following month. She may be asked to send in proof of her income, but the need for proof will not delay her enrollment. And, if her income is too high for help with insurance costs, she can still shop for available unsubsidized plans and compare the costs and benefits to other options such as continuing coverage from her former employer under COBRA.

**What if an applicant's estimate of annual income turns out to be higher or lower than actual income?**

Help paying for health insurance through the Health Connector is in the form of an Advance Premium Tax Credit paid in advance each month to the individual's health plan to lower the premium cost. It is based on the estimated annual income for 2020 shown on the application. In 2021 when the individual files her federal tax return for 2020, she must also file a form to "reconcile" the premium tax credit she received in advance based on her estimated income, with the amount she is due based on her actual income as shown on her 2020 tax form. Someone whose estimated income was too low, may have to repay an excess credit amount. Someone whose estimated income was too high, may receive an added tax credit amount.

Notifying the Health Connector as soon as you know your estimate was too high or too low is the best way to avoid an underpayment or overpayment of the advance tax credit. You can also choose to pay a

higher premium now by taking less of the premium tax credit in advance. Under current rules, the amount of the excess credit that must be repaid is capped for people whose actual income is 400% of the poverty level or less. See the caps that apply to calendar year 2019 for people filing taxes in 2020 [here](#) (Table 5 Repayment Limitations).

**For More Information:**

Finding an Enrollment Assister To Help with Your Application:

<https://my.mahealthconnector.org/enrollment-assisters>

More information from MassHealth:

MassHealth Customer Service Center  
(800) 841-2900; TTY: (800) 497-4648 (for deaf, hard of hearing or speech disabled) or

[Home page](#)

[COVID-19 Page](#)

[Information for Applicants](#) (including Member Booklet and Senior Guide in English & Spanish; translations of Booklet and Guide in other languages available by request to Customer Service)

More information about the Health Connector:

Health Connector Customer Service (877) 623-6765; (877) 623-7773 (for deaf, hard of hearing or speech disabled)

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[Overviews and Guides](#) in English & other languages