



Vicky Pulos <vpulos@mlri.org>

Health Connector COVID-19 Updates

1 message

MAhealthconnectorupdates <mahealthconnectortraining@state.ma.us>

Fri, Mar 27, 2020 at 4:35 PM

Reply-To: mahealthconnectortraining@state.ma.us

To: vpulos@mlri.org

Assister Updates

Important News for Certified Assisters in Massachusetts

**March 27, 2020**

Dear Assisters,

Below please find some additional updates and resources related to Assisting consumers during this time.

Helping Consumers Who are Newly Unemployed

Right now, you may be helping many people who newly became unemployed. We'd like to remind you that Health Connector plans can be an alternative to COBRA .

Many people who apply through the Health Connector can get a plan for a low monthly cost, and some people even qualify for a \$0 monthly payment.

When working with someone who has recently lost health insurance that they had through a job, make sure they apply within 60 days of losing that coverage.

Remember, losing employer coverage is considered a qualifying life event, which gives members a special enrollment period for enrolling through the Health Connector. The sooner they apply, the sooner their new health insurance can start.

These new resources are now available from the Health Connector's website in [English](#) and [Spanish](#). Please share them with consumers you are helping as well as staff at your organizations.

Helping Health Connector Members Report Changes

As you know, we typically recommend that anyone who needs to report changes on their application does so by the 23rd of the month. During this COVID-19 crisis, we have created some flexibility for members to report changes through the last day of this month and have the changes take effect on April 1st.

This flexibility is limited to currently enrolled Health Connector members whose eligibility change may move them into a lower cost plan type. For example, a person not receiving tax credits who starts receiving them based on the reported change, or a ConnectorCare member who moves to a lower plan type. If the member must pay a first month's premium to effectuate coverage, this flexibility will not apply to them. This flexibility is also not available to those members who would be moving from an unsubsidized qualified health plan (QHP) into a ConnectorCare plan with a different carrier.

For example: Member A is currently enrolled in an APTC only BRONZE plan. After reporting changes, Member A becomes newly eligible for a ConnectorCare plan, but needs to select a different carrier, as Member A was enrolled through a Carrier without ConnectorCare coverage. This member will get the new, higher amount of APTC applied to their Bronze plan for 4/1 and could enroll in ConnectorCare with a May 1 coverage start date by switching plans and paying the first month's premium to the new carrier by 4/23.

Important to note, these changes are not reflected immediately in the online system. The consumer will initially see a notice with a May 1 start date. However, the premium bill sent to the member with the new lower cost will be accurate.

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Health Connector Requests for Information (RFI)

Health Connector members may receive an RFI when they apply or report a change. During the COVID-19 national emergency, the Health Connector will not downgrade or terminate coverage based on their failure to respond to an Eligibility or Special Enrollment Period RFI.

Health Connector members are still encouraged to submit their proofs as soon as they can. Documents can be submitted business as usual through the following channels:

- Document Upload, through the Individual or Assister Portal - Recommended

- Fax documents
- Mail Documents

*Please note in person drop off of any document is suspended at this time. In person drop of will resume when Health Connector walk-in locations re-open to the public.

New COVID-19 Health Connector Webpage

Visit and bookmark the new [Health Connector COVID-19](#) page for updated resources and information from our organization.

The Health Connector

	<p>Important Links MAHealthconnector.org MassHealth Website Learning Management System</p>	
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MassHealth, The Health Connector, Boston, MA 02115

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