



Commonwealth of Massachusetts
Executive Office of Health and Human Services

TEMPORARY COVERAGE UPDATE FEBRUARY 2014

Frequently Asked Questions About Temporary Coverage for Applicants for Subsidized Health Insurance

While the Health Connector and MassHealth are experiencing delays in processing applications through our new systems, our highest priority is to ensure that everyone seeking insurance coverage has access to coverage without gaps or delay. Many who applied are already enrolled in Commonwealth Care, the Medical Security Program or MassHealth and can retain their current coverage through at least June 30, 2014. Other applicants are not currently enrolled in any subsidized health insurance program and need access to health care coverage right away.

The Health Connector and MassHealth are working to process applications for subsidized coverage as soon as possible and prioritizing applications from those who are not currently enrolled in any subsidized health program.

Starting January 1, 2014, the Commonwealth has provided access to temporary health care coverage for individuals who applied for subsidized coverage, whose applications we have not yet been able to process, and who are not already enrolled in a subsidized health program. This temporary coverage will extend until we are able to process their applications and make full eligibility determinations.

UPDATE: MassHealth and the Health Connector are pleased to confirm that the Commonwealth will provide temporary coverage effective February 1 to additional applicants who submitted their applications for subsidized coverage in January. This temporary coverage will be available to those applicants who do not have other coverage and haven't received an eligibility determination yet.

Temporary coverage for January applicants will be processed in a phased approach but will have a retroactive effective date of February 1. Applicants who completed an application online, by phone or in person can expect to receive a letter from MassHealth and the Health Connector about this coverage beginning the week of 2/17. Those who submitted a paper application should allow additional time for processing.

Who is eligible to receive temporary coverage?

UPDATE: Individuals are eligible to receive temporary coverage if:

- They submitted a new ACA application (online, by phone, in person or on paper) for subsidized health insurance prior to January 31;

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- They 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
- The Health Connector and MassHealth have been unable to yet process their applications and make an eligibility determination.

Can applicants who submitted paper applications after January 1, 2014 receive temporary coverage, or only people who submitted online applications at MAhealthconnector.org?

UPDATE: Individuals who applied for coverage starting from January 1, 2014 through January 31, 2014, and whose applications have not been processed will receive temporary coverage, regardless of where their applications were submitted - online, in person, by phone or through a paper application. This coverage will be effective retroactively to start on February 1. Individuals who were already receiving temporary coverage effective January 1 will continue to receive temporary coverage until their applications have been processed and an eligibility determination made.

Can people who only applied for immediate coverage through the Virtual Gateway before January 1, 2014 receive temporary coverage?

No. Individuals who applied through the Virtual Gateway (VG) before January 1, 2014, and were found eligible for immediate MassHealth or Health Connector coverage starting in 2013 can remain in their current coverage or may have been transitioned automatically to a new type of MassHealth coverage effective January 1, 2014. Individuals who were found eligible for Health Safety Net only and who qualify for MassHealth coverage effective January 1, 2014, including adults with incomes at or below 133 percent of the FPL or 19- and 20-year olds with incomes at or below 150 percent of the FPL, were automatically enrolled in this new MassHealth coverage and should already have received a notice from MassHealth about their new benefits.

All other individuals who were found ineligible for coverage in 2013 or eligible for Health Safety Net only and who wish to apply for subsidized coverage for 2014 should file an application for coverage through MAhealthconnector.org, on paper, or by phone. If we are unable to make a timely program determination, temporary coverage will be provided.

Can individuals whose applications are missing critical data receive temporary coverage?

Individuals who submit applications that are missing critical data need to submit the required pieces of data. Once this information is received, their applications will be processed. If we are unable to provide a timely eligibility determination, temporary coverage will be provided.

When will temporary coverage start?

UPDATE: Temporary coverage for individuals who applied for subsidized health insurance prior to December 31, 2013, and whose applications we have been unable to process, started on



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January 1, 2014. Individuals who applied for subsidized coverage after January 1 through January 31, 2014, will receive temporary coverage with a February 1 start date if we have been unable to make a full eligibility determination.

When will temporary coverage end?

UPDATE: Temporary coverage will continue until we are able to process an individual's application and determine his or her eligibility for a plan offered by the Health Connector or MassHealth. Applicants will receive a letter explaining their final program determination and outlining any next steps required to complete enrollment in a plan through the Health Connector or MassHealth. If an applicant is found to be ineligible for any subsidized health coverage, temporary coverage will end once we have made this determination and sent the applicant a notice.

Receipt of a final determination may take some time. Please be patient as we work to process your eligibility. Coverage in this temporary program runs through at least June 30, 2014.

When and how will people be notified if they will receive temporary coverage?

UPDATE: The Health Connector and MassHealth will send a letter to all applicants who will be receiving temporary coverage. The letter will explain the temporary coverage, what services are covered, which providers they can see, and how to get more information. Applicants who applied on or before December 31, 2013, and whose temporary coverage was effective starting January 1, should already have received a letter about their temporary coverage.

Those who applied for subsidized coverage after January 1, 2014 through January 31, 2014 can expect to begin receiving letters during the week of February 17th. However, individuals who submitted a paper application should allow additional time for processing.

Will there be gaps in coverage when temporary benefits end, after applicants receive a program determination and before they are enrolled in their new coverage?

Applicants should not have a gap in coverage if they take timely action to enroll in a plan after they receive their program determination. Coverage for individuals who are found eligible for MassHealth will begin right away. Applicants who are found eligible for a Health Connector plan will need to select a plan and, if applicable, pay their health insurance premium before their coverage begins. As long as applicants take these steps by the dates specified in the notice they receive from the Connector, they should not have a gap in coverage.

Which providers will be covered by the 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



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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).

What services will be covered?

Temporary coverage will cover a broad array of health care services that are at least as comprehensive as what applicants would receive if they were enrolled in a Health Connector plan or MassHealth. These services include doctor and clinic visits, hospital stays, prescription medicines, mental health, family planning and laboratory services. Visit bettermahealthconnector.org/temporary-coverage for a complete list of covered services for individuals receiving temporary coverage.

Will people receiving temporary coverage get an ID card?

No health insurance ID card will be issued for temporary coverage. The letter that people receive about their temporary coverage will contain their Member ID and will serve as their proof of coverage. Individuals should bring a copy of the letter they received when they go to the doctor, hospital or get prescriptions.

How will providers know if someone is getting temporary coverage?

Eligibility for the temporary coverage will appear in MassHealth's Eligibility Verification System (EVS). The coverage will display in EVS as MassHealth Standard. It will not be distinguished from other members eligible for MassHealth Standard. As always, providers should check EVS every time they provide services to someone, and every day of an inpatient hospital stay, to make sure that the individual is eligible at the time the service is provided. Note that it may take a few weeks for all individuals who applied in January to receive their temporary coverage (especially if they submitted paper applications), but when the temporary coverage is processed it will appear in EVS with a retroactive February 1 start date.

Will people have to pay anything for their temporary coverage?

There is no monthly premium for temporary coverage; however, some individuals may have nominal co-payments for some prescriptions and services. Individuals receiving temporary coverage can find out about coverage and co-pays by contacting their pharmacy or by calling MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

If individuals paid a MassHealth participating provider out of pocket for covered services they received before their temporary coverage was processed but after the retroactive start date for temporary coverage (either January 1 or February 1), then the provider is required to reimburse the member for any covered services once their temporary coverage is confirmed.



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How do providers bill for services they provide to individuals with temporary coverage?

MassHealth will pay for any medically necessary service provided to individuals with temporary coverage that is covered for MassHealth Standard members, subject to all applicable program and administrative and billing requirements. Providers should submit claims the same way they would for MassHealth members.