

Alert to legal aid offices and social service providers about MassHealth terminations and the availability of MassHealth Renewal Extensions

It is not too late for renewing MassHealth members who receive termination notices to reapply and reinstate their coverage back to the date it ended, and you can help

March 30, 2015

What happened? Almost 300,000 MassHealth renewal notices were mailed in January and February giving 500,000 MassHealth members March deadlines to submit a reapplication in order to renew their MassHealth coverage. The last of the deadlines was March 29, 2015. Within a few days grace period from the deadlines, members whose reapplications were not submitted were mailed or will be mailed advance notices terminating their MassHealth coverage on one of three closing dates: March 31, 2015, April 11, 2015 or April 17, 2015. We don't know how many people missed the March deadlines, but think it may be a lot.

What can you do? MassHealth announced last week to people who have been trained & certified to help with enrollment (certified application counselors & navigators) the availability of a **MassHealth Renewal Extension** that will enable MassHealth members up for renewal & seeking enrollment assistance to have their benefits reinstated back to the date they closed, and to have their current benefits continue until June 30, 2015 or the date a decision is made on their reapplication whichever comes first.

This alert is for organizations like legal aid offices, homeless shelters, soup kitchens and other social service providers who are not certified enrollment assisters about how you can help clients who tell you they missed the deadline to renew-reapply and have gotten a termination notice. We know that clients may have come to you in crisis on a matter unrelated to their health coverage. However, if it is possible we urge you to check whether they may have recently lost MassHealth, and help them to call an organization that assists with enrollment. Just making the call & setting up a future time to complete the application may be all it takes to reinstate their MassHealth at least temporarily.

Please note: If your client *did* reapply on time, their benefits will continue until their reapplication is processed and they get a new decision. They don't need the renewal extension. If the new decision is that they are no longer eligible for MassHealth, they will get an appealable advance notice of termination with the right to aid pending appeal if the decision is wrong & they appeal right away.

What is the MassHealth Renewal Extension?

Relief for MassHealth members required to renew-reapply in March 2015 who missed the deadline

- It applies to people under age 65 with regular MassHealth (Standard, CarePlus or Family Assistance), with MassHealth cards, and (usually) enrolled in managed care who received notices in January or February that they had to renew their coverage by reapplying on-line, by telephone, or by using the paper ACA-3 application form by deadlines in March who missed the deadline.

- It does not apply to people who had only temporary MassHealth and were notified in November or December 2014 that their temporary coverage ends in January or February 2015. These people obtained temporary MassHealth in 2014, had a letter from MassHealth but no MassHealth card, and were not enrolled in managed care.
 - People who lost temporary coverage or Commonwealth Care also need to take action to regain coverage, and those found eligible for ConnectorCare during open enrollment have April deadlines to re-enroll. See Table 1: MLRI Update on People Losing Health Coverage.
- It does not apply to the elderly, people in nursing homes or home and community based waiver programs who have an asset test, used the SACA-2 application form and have a regular redetermination; not a requirement to reapply. (None of the changes & upheaval in 2014 affected them).
- It does not apply to about half the under 65 MassHealth caseload who will be in the next round of renewal-reapplication later in the year: this includes adults with disabilities, people receiving premium assistance and people only receiving Health Safety Net, MassHealth Limited or CMSP.
- It does not apply to people who automatically receive MassHealth because they also receive SSI, TAFDC or EAEDC cash assistance. They are not redetermined by MassHealth until their cash benefits end.

How the Renewal Extension works if you refer your client for assistance

It will often make sense to refer your client for enrollment assistance from organizations trained to provide in-person assistance or from MassHealth itself. They can help your client to complete a reapplication and take steps to get benefits restored back to the closing date. However, if your client will have difficulty calling or traveling to the nearest office, referring them to a resource they are not likely to use is not the only option. In those cases, you can help your clients to reapply and reinstate their coverage too.

Certified application counselors and Navigators

These include non-profit organizations as well as insurance brokers. Most hospitals and health centers have certified counselors on staff. For a list of organizations nearest your client (by zipcode) look at the **Help Center** tab on www.mahealthconnector.org . (If there are no nearby offices, look for state-wide organizations like Health Care for All). If possible, have your client call the counselor before they leave your office. The counselor can submit an Enrollment Assister Renewal Extension Request as soon as someone asks them for help. Your client can also schedule an appointment or find out a convenient time for a walk-in visit to complete the application with the counselor.

The MassHealth Enrollment Centers

There are four MassHealth Enrollment Centers (MEC) state-wide located in Chelsea, Tewksbury, Taunton and Springfield. Our understanding is that most of the MECs provide application assistance on a walk-in basis rather than by appointment, and most assist with completing a paper application rather than applying on-line. However, for some clients, the MEC will be the

closest convenient location to ask for assistance. The MECs will also process Renewal Extensions.

- **Chelsea:** 45-47 Spruce Street
- **Tewksbury:** 367 East Street
- **Taunton:** 21 Spring Street, Suite 4
- **Springfield:** 333 Bridge Street

The MassHealth Customer Service Line

Your clients can also call the MassHealth Customer Service number for assistance **800-841-2900**. Applications can be completed by telephone, but the wait may be long. The Customer Service line can also process Renewal Extensions.

How the Renewal Extension works if your client reapplies on his/her own (after the deadline) or with your help

MassHealth members who complete a reapplication on their own (after the March deadline) can also benefit from the Renewal Extension. If your client reapplies using the paper ACA-3 application form, we have been told MassHealth staff will check for reapplications that are renewals and benefits will be restored back to the closing date. Most people who were notified to renew received a copy of the ACA-3 with the word RENEWAL on the first page. It is not necessary to reapply using this particular form, but if using a form printed off the MassHealth website, it may be helpful to write RENEWAL on the first page. If your client is able to complete an on-line application on her own, she should get a real time determination and it will cover the past 10 days, but if she incurred medical expenses between the closing date and the date her benefits will begin based on the new determination, your client can call Customer Service for the Renewal Extension to close the gap.

When does the Renewal Extension end?

The extension is until a new decision is made based on a reapplication or June 30, 2015 whichever is later. However, we strongly encourage you to help your clients to apply as soon as they can. Someone who is no longer eligible for MassHealth is likely eligible for ConnectorCare where enrollment takes effect only at the first of the month after selecting a plan and paying any premium due. The move from MassHealth to ConnectorCare should be seamless if your client completes the ConnectorCare enrollment process by June 23, but it may not be seamless if it's later.

There is information on Renewals on the MassHealth and Connector websites but it does not yet include information on the Renewal Extension.

Massachusetts Law Reform Institute, March 30, 2015. For questions or comments, please email vpulos@mlri.org