Health Access: Updates

Vicky Pulos (vpulos@mlri.org)
Kate Symmonds (ksymmonds@mlri.org)
Massachusetts Law Reform Institute
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Poverty law & policy center & state-wide support for local Legal Services and community partners

MLRI engages in administrative and legislative advocacy, trainings, coalition building and litigation.

MLRI areas of practice:
- Health Care
- Food Security and Economic Security
- Immigration
- Housing law - public and private tenant rights
- Employment and Unemployment Compensation
- Family Law and Domestic Violence
- Child Welfare
- Race Equity and Language Access
What we’ll cover in this session:

- MassHealth eligibility updates
- Application updates
- ConnectorCare updates
- MassHealth troubleshooting updates
- Miscellaneous: what to look for in the future
CommonHealth Changes Dec 2022

- CommonHealth for Adults 19-64:
  - Eligibility:
    - Permanently and totally disabled
    - Income too high for MassHealth Standard (>138% FPL)
    - Must either (1) meet a one-time deductible, or (2) be employed at least 40 hours/month
CommonHealth Changes July 2023

- **CommonHealth for Adults 65 and over:**
  - Eligibility:
    - Permanently and totally disabled
    - Ineligible for MassHealth Standard (income > 100% FPL and/or over assets)
    - Must be employed at least 40 hours per month, or
    - **NEW:** Members enrolled in CommonHealth for 10+ years do not need to be employed
Continuous Eligibility

- **Continuous eligibility**: Once determined eligible, member will remain enrolled in MassHealth for the continuous coverage period, regardless of changes in circumstances.

- New continuous eligibility benefits for:
  - Members experiencing homelessness
  - Members released from jail or prison
  - Children
Continuous Eligibility

- Members experiencing homelessness: (Dec, 2023)
  - Adults under 65 who are verified homeless for 6 months or longer
    - Pending: adults 65 and over
  - 24 months continuous coverage from verification

- Members returning from jail/prison: (April, 2023)
  - 12 month continuous coverage from release

- Children: (Jan, 2024)
  - Children under 19
  - 12 months continuous coverage from date of eligibility
Postpartum Coverage Extended

- April, 2022: MassHealth extended continuous postpartum coverage from 60 days to 12 months
- To be eligible, member must declare they are pregnant during their pregnancy, OR
  - Must have been on MassHealth and pregnant within 3 months prior to declaring their pregnancy
- Available in MassHealth Standard, CommonHealth, and Family Assistance.
  - Members in Care Plus and Limited become eligible for Standard when they report their pregnancy to MassHealth
Three Month Retroactive Coverage

- **Three months retroactive coverage**: MassHealth coverage start date is 3 months prior to month of application if member was eligible and received covered services during that time. 42 CFR 435.915
  - Otherwise: under 65 coverage begins 10 days prior to date of application; 65+ coverage begins 1st of month of application

- **Available to**:
  - Adults 65+
  - Children under 19 (as of Dec, 2022)
  - Pregnant members (as of Dec, 2022)

- **Coming soon**: Three month retroactive coverage for 19-64
Medicare Savings Plan Expansion

- Asset test eliminated March 1, 2024!

- Income eligibility
  - QMB: 190% FPL
    - Expanded from 100% FPL to 130% in 2020 & 190% in 2023
  - SLMB & QI: 225% FPL
    - Expanded from 120%/135% FPL to 150/165% in 2020 and to 210/225% in 2023

- CommonHealth + MSP is still only 135% FPL – but change may be coming
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Application Updates for Older Adults

- In addition to applying by fax, mail, or in person, members 65 and over can now also apply:
  - **By phone**: Call MassHealth Customer Service at (800) 841-2900, TDD/TTY: 711
  - **Online**: Fillable PDF on MassHealth website
    - Must complete in one sitting
    - Must have a valid email address
    - Cannot submit verifications online
Renewal Updates for Older Adults

In addition to renewing by fax, mail, or in person, members 65 and over can now also renew:

- **By phone:** Call MassHealth Customer Service at (800) 841-2900, TDD/TTY: 711
- **Online:** If member’s renewal has an e-Submission number, can complete renewal online.
  - Cannot submit verifications online
New Report a Change Form

- Members 65 and over can now report a change (ex. change in address, finances, household members) **electronically**.
  - Must have valid email address
  - Must complete in one sitting
Members and applicants can now also schedule a phone or video appointment with a MassHealth representative.

- A representative will call you (or you will be emailed a link for a videoconference) at the scheduled time.
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Eligibility for ConnectorCare in 2024

- 2-year pilot in 2024 & 2025 raising income from 300% FPL to 500% FPL
  - New Plan Type 3C (300-400% FPL) and 3D 400-500% FPL)
  - No deductible, no coinsurance, same copays as Plan Type 3A (200-250%) and 3B (250-300%)
  - Sliding scale premium; lowest cost plan:
    - 3A $96, 3B $142, 3C $219, 3D $255 per month
- Over 40K enrolled, most previously enrolled in APTC only or unsubsidized plans
Enrolling in ConnectorCare

- Anyone newly eligible for CC can enroll at any time of year
- NEW: Anyone eligible for CC but unenrolled, who transitioned from MassHealth at redetermination, can enroll at any time for 2024 coverage
- NEW: No one will be denied for “failure to reconcile” APTC unless failure for 2 years as reported by IRS
ConnectorCare HMOs in 2024

- Carriers in 2024
  - Tufts Health Plan Direct
  - Wellsense Health Plan (formerly BMC Health Net Plan)
  - Fallon Health, Community Care Network HMO
  - MassGeneral Brigham Health Plan
    - MGB Complete (NEW)
    - MGB Select (formerly Allways Health Plan)
  - Health New England, HMO
  - Blue Cross Blue Shield (NEW)
  - Harvard Pilgrim Health Care (NEW)
  - United Health Care (NEW)
What we’ll cover in this session:

- MassHealth eligibility updates
- Application updates
- ConnectorCare updates
- MassHealth troubleshooting updates
  - Redeterminations
- Miscellaneous: what to look for in the future
In 7 months, 44% of those up for renewal lost coverage (CMS data)
In 9 months MassHealth terminated coverage for 580K members primarily for procedural reasons.
90 day reconsideration

- A way to have coverage reinstated back to date of termination if-
  - Terminated after 4/1/23 at renewal for procedural reasons i.e. missing information &
  - Missing info is supplied & person is found eligible within 90 days of termination date.
  - Individual must call MassHealth and asks for 90 day reconsideration

- El Ops 23-18 (July 2023) CMS Approval
Appeals

- Deadline for eligibility appeals increased from 30 to 60 days. 130 CMR 610.015(B)
- Deadline for aid to continue pending appeal
  - Within 10 days of receipt of termination notice rather than 10 days from date of notice. EOM 23-05
  Clarification of Aid Pending Rule (Feb 2023)
- Pre-hearing resolution process. EOM 23-27 (Dec 2023)
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- MassHealth troubleshooting updates
- Miscellaneous: Other recent or promised changes
Elimination of Pharmacy Co-pays

- May 1, 2023: MassHealth suspended all pharmacy copays for all MassHealth members, including HSN
  - Originally to sunset March 31, 2024, but MassHealth is making this permanent!
  - This does not apply to the Children’s Medical Security Plan (CMSP)… but:
    - Governor’s budget for FY25 proposes to eliminate co-pays for CMSP
  - Connector planning to end copays in Plan Type 1 (income 100% FPL or less) in 2025
New Doula Benefit

- **What is a doula?** Doulas provide non-medical emotional, informational, and physical support during pregnancy, birth, and the postpartum period.

- **Why doulas?** Doulas reduce negative birth outcomes and help address racial disparities

- **New MassHealth doula benefit!**
  - MassHealth currently enrolling doulas as MassHealth providers
  - Expected to begin covering doula services for members in spring 2024
  - Members in Standard, Care Plus, Family Assistance, and CommonHealth are eligible
Proposed amendments to 1115

- Amendments pending at CMS include:
  - Increase the Income Limit for MSP for CommonHealth members
  - 3 months retro eligibility for all remaining groups (nonpregnant adults under age 65)
  - 12 Months Continuous Eligibility for Adults and 24 Months for homeless people 65 or older
New initiatives proposed to CMS

- Housing assistance
  - Short-Term Post Hospitalization Housing
  - Temporary Housing Assistance for Pregnant Members and Families in EA Shelter
- Pre-release MassHealth Services to Individuals in State prison, county facilities & DYS