

# Health Access: Updates

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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:

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- ❑ MassHealth eligibility updates
- ❑ Application updates
- ❑ ConnectorCare updates
- ❑ MassHealth troubleshooting updates
- ❑ Miscellaneous: what to look for in the future

# CommonHealth Changes Dec 2022

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## ❑ 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

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## ❑ **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

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- ❑ **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

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- ❑ **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

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- ❑ 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

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- ❑ **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 1<sup>st</sup> 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

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- ❑ 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

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- 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

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- 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

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- 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

# Application Updates

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- 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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- ❑ MassHealth troubleshooting updates
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# Eligibility for ConnectorCare in 2024

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- ❑ 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

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- ❑ 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

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## ❑ 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)*



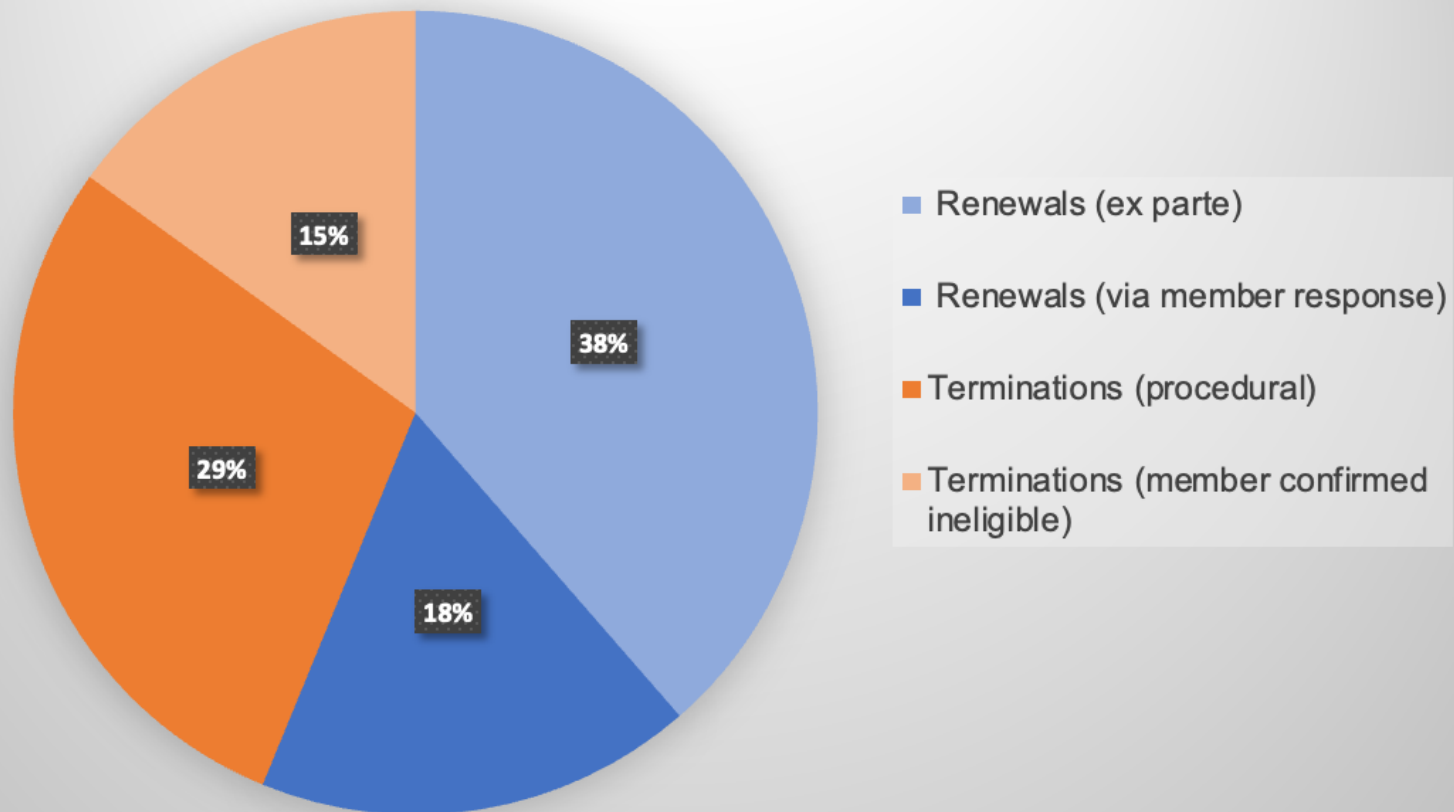
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- ❑ MassHealth eligibility updates
- ❑ Application updates
- ❑ ConnectorCare updates
- ❑ MassHealth troubleshooting updates
  - Redeterminations
- ❑ Miscellaneous: what to look for in the future

# In 7 months, 44% of those up for renewal lost coverage (CMS data)

**Massachusetts Unwinding Outcomes  
March - October 2023**



# In 9 months MassHealth terminated coverage for 580K members primarily for procedural reasons

## Cumulative Metrics

Metrics below represent members from 4/1/2023 - 12/31/2023

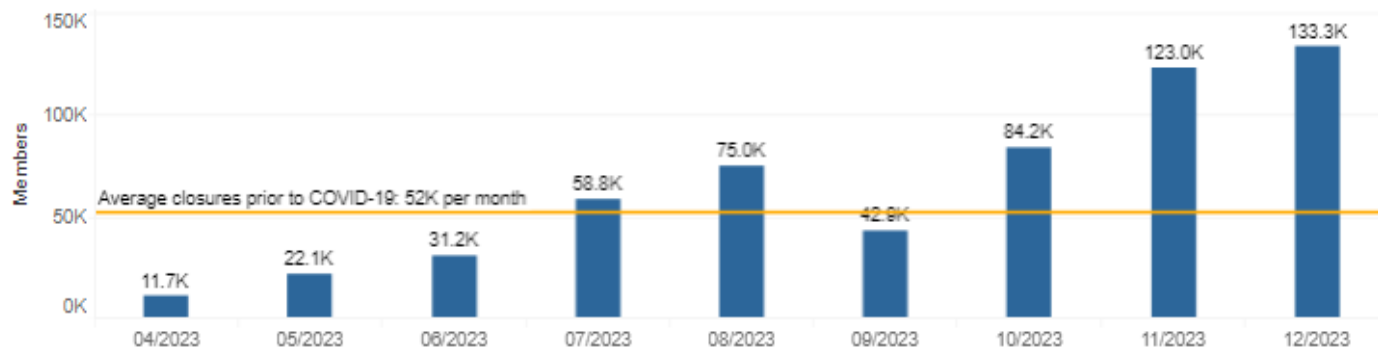
**579,712**  
Members Departed Coverage

Note: Prior to the COVID-19 Public Health Emergency, approximately 52K members departed MassHealth coverage each month (based on data from CY18 and CY19)

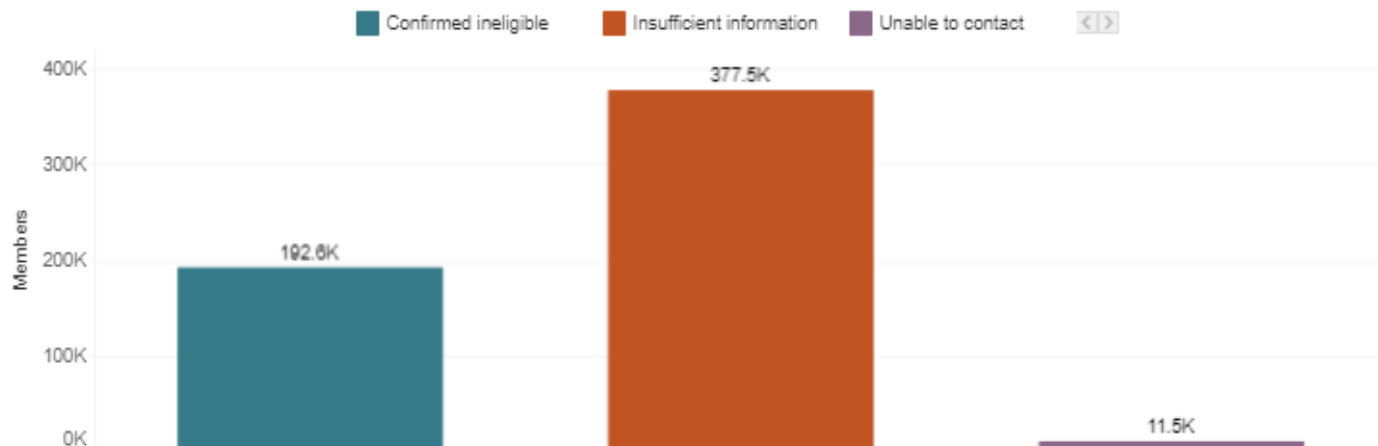
Select Graph Type:

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Member Departures by Month



Top Reasons for Member Departures





# 90 day reconsideration

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- ❑ 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

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- ❑ 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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- ❑ Miscellaneous: Other recent or promised changes



# Elimination of Pharmacy Co-pays

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- ❑ 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

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- ❑ **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

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- ❑ 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

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- 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