

Commonwealth Care in 2014

The Commonwealth Care program was created as part of the state's health reform initiative. Chapter 58, St. 2006. It provided subsidized health insurance to adults with income up to 300% of the poverty level who weren't eligible for MassHealth or other coverage. On Dec. 31, 2013, the Commonwealth Care program was slated to end with its enrollees transitioning into new coverage on Jan. 1, 2014. About half of Commonwealth Care's 200,000 enrollees were expected to move into a new form of MassHealth coverage and about half into a new form of private insurance subsidized through federal tax credits and other subsidies. A new program called ConnectorCare was designed with benefits, premium, and copayments comparable to Commonwealth Care. The Commonwealth Care statute, c. 118H, and its regulations at 956 CMR 3.0 were repealed after Dec. 31, 2013. However, the transition did not go as planned.

In the fall of 2013, those Commonwealth Care enrollees who were not going to move into MassHealth were notified of the need to apply for new coverage through the Connector to begin Jan. 1, 2014. Later Commonwealth Care enrollees were notified that their benefits would end Dec 31, 2014. About half were enrolled into MassHealth coverage on Jan 1, 2014 as planned. However, the other half did not lose Commonwealth Care on Dec. 31, 2014. Instead they were notified that their Commonwealth Care benefits were extended initially to March 31, 2014 and later to June 30, 2014. The extension was required because of serious flaws with the new computer system which was designed to process applications for new coverage through the Connector.

Commonwealth Care did close to new enrollment. Because enrollment in Commonwealth Care occurred on the first of the month after being determined eligible, selecting a plan and paying any premium due, the last date to enroll was in late November for coverage beginning December 1, 2013. Individuals who were found eligible for Commonwealth Care but were not enrolled by December 1, 2013, and who did not transfer to MassHealth on January 1, 2014, do not have the benefit of the Commonwealth Care extension. They must reapply for benefits using the new ACA-2 application, on line through mahealthconnector.org or by telephone.

More information about the extension of Commonwealth Care coverage for December 2013 enrollees.

Information posted by the Connector on 2-14-14 on June 30, 2014 extension

<http://bettermasshealthconnector.org/important-health-connector-updates-on-coverage-extensions-application-processing-and-new-commonwealth-choice-fast-path/>

Information posted by MassHealth Training Forum on 2-15-14

<http://www.masshealthmtf.org/news/important-updates-health-connector-and-masshealth-commonwealth-care-temporary-coverage>

Links to sample letters to members regarding the March 31, 2014 extension

<http://www.masshealthmtf.org/news/important-updates-health-connector-and-masshealth-12-16-2013>

More information about MassHealth CarePlus: Regulations at 130 CMR § 505.008; “Additional Important information about MassHealth coverage changes” –fact sheet about CarePlus updated Jan 15, 2014 including tel. numbers of CarePlus MCOs and summary table of continuity of care obligations: <http://www.mass.gov/eohhs/docs/masshealth/aca/provider-update-on-aca-coverage-changes.pdf>

Link to table showing CarePlus MCOs by region:

http://www.masshealthmtf.org/sites/masshealthmtf.org/files/Pages%20from%20MassHealth%20MCOs%20by%20Region_January%202014_1pages.pdf

More information about ConnectorCare: Regulations at 956 CMR 12.00; “ConnectorCarePlans: A new way to help you pay for health insurance” –fact sheet about ConnectorCare including Plan Type income limits; minimum premium charges, benefit and copays, and names of the 7 participating MCOs: http://bettermahealthconnector.org/wp-content/uploads/2013/11/ConnectorCare_Overview_FINAL.pdf

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