

Commonwealth Care Extension of Coverage Fact Sheet



Do Commonwealth Care members still need to re-apply for health insurance?

Yes, **Commonwealth Care is still ending** and members who received open enrollment packets in October telling them that they need to re-apply must still do so (this includes Commonwealth Care members with income levels above 133% of the Federal Poverty Level (FPL) and legally present immigrants with incomes up to 300% FPL).

However, the deadline for re-applying has changed. Members who need to re-apply have until March 24, 2014, to apply for coverage beginning April 1, 2014.

This time period lines up with the full length of the federal open enrollment period, which runs from October 1 to March 31, giving the Commonwealth Care population the same amount of time as other groups to apply and choose a new plan for 2014.

Can members apply sooner than March 24?

Yes, and we recommend that Commonwealth Care members re-apply sooner than this deadline. Members can take advantage of the new plans and subsidies available to them, such as tax credits and ConnectorCare plans, as soon as January 1, 2014. To apply for coverage that starts January 1, members still need to re-apply and enroll in a new plan by December 23, 2013.

Important dates to remember:

- For coverage that starts **January 1, 2014**, apply and enroll in a plan by **December 23, 2013**
- For coverage that starts **February 1, 2014**, apply and enroll by **January 24**
- For coverage that starts **March 1, 2014**, apply and enroll by **February 21**
- For coverage that starts **April 1, 2014**, apply and enroll by **March 24**—*this is the last date to enroll for new coverage during open enrollment!*

Have the deadlines changed for Commonwealth Choice members?

No, Commonwealth Choice members will need to re-apply and enroll in a new plan before their plan end date in order to avoid gaps in coverage. Commonwealth Choice members have plans that end 12/31, 1/31, 2/28, or 3/31.

How will members be contacted about this change?

The Health Connector will send letters in December to Commonwealth Care members who need to re-apply, informing them about this change. The change in open enrollment will also be communicated through our outbound calling campaign and by customer service representatives at our inbound call center. It will also be important for Navigators, Certified Application Counselors, and consumer advocates to explain this change in-person to help

minimize confusion among our members. Providers for Commonwealth Care members will know about this additional coverage period and will continue to provide care to members through March.

It's important to note that prior communications to members referenced December 31, 2013, as their plan end date. Between November 4 and December 6, approximately 6,000 members per day have and will continue to receive notices about the closure of Commonwealth Care, stating that their benefits will end on December 31, 2013. The Health Connector also sent open enrollment packets to members who need to re-apply, informing them about the December 23 deadline for January 1 coverage. Going forward, communications to members will explain the extended coverage period and reference March 24, 2014, as the deadline to re-apply and take advantage of the federal open enrollment period.

We will continue to encourage members to apply as soon as possible, to avoid missing the deadline and enable them to take advantage of new plans that are being offered as soon as January 1.

Do members who stay in their current Commonwealth Care plans need to continue paying their bills?

Yes, the rules for coverage will remain the same as they are today. Members who remain in extended coverage prior to re-applying will still have to pay their premiums on time or risk losing coverage.

Some members are going to transfer to MassHealth. Will their new coverage still start in January?

Yes, current Commonwealth Care members who are being mapped to MassHealth coverage will be placed automatically into a new benefit beginning January 1, 2014. These members do not have to take any actions to re-apply. Those members going to MassHealth should have received the "pink letter" from MassHealth, letting them know about their new coverage.

How should Commonwealth Care members apply?

The quickest and easiest way for members to apply is online at MAhealthconnector.org. Members can also apply over the phone or by using a paper application. For questions, members should call Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. During open enrollment through March 31, 2014, customer service representatives are available Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturdays, 9:00 a.m. to 3:00 p.m.

For in-person help with completing an application, members should call a Navigator or Certified Application Counselor. Navigators and Certified Application Counselors have been trained to help people apply for insurance through the Health Connector. For a list of Navigators and Certified Application Counselors, visit MAhealthconnector.org.