

MassHealth Premium Assistance Program

Presented by: Lynn Finstein

Eligibility Associate

Premium Assistance and TPL
Programs



Today's Topics

- What is Premium Assistance?
- Review of Eligibility Criteria
- Requirement to Enroll
- Investigations and Outreach
- Failure to Enroll into ESI
- Approval for Premium Assistance

What is Premium Assistance?

- MassHealth helps eligible members pay for their health insurance by sending them monthly payments.
- Eligibility for MassHealth Premium Assistance is determined by the individual's MassHealth coverage type and the type of health insurance that the individual has or has access to.
- MassHealth Premium Assistance programs are designed to provide MassHealth a cost effective way of delivering benefits to MassHealth members who have health insurance.

Eligibility Criteria for Premium Assistance

MassHealth can provide members with a Premium Assistance (PA) benefit when the member and the health insurance policy meet certain criteria. MassHealth may provide a PA payment to an eligible member when all of the following criteria are met:

- The health-insurance coverage meets the Basic Benefit Level (BBL).
- The health-insurance policy holder is either in the Premium Billing Family Group (PBFPG) or in certain situations the policy holder resides with the individual who is eligible for the PA benefit.
- The health-insurance policy is a policy that MassHealth has authorization to purchase based on the eligibility of the MassHealth members covered by the policy.

Eligibility Criteria for Premium Assistance

MassHealth may provide premium assistance for the following categories of health insurance:

- Employer Sponsored Insurance (ESI): To which the employer contributes at least 50% toward the monthly premium amount.
- Other Group Insurance Plans: To which an employer may contribute less than 50% toward the monthly premium amount, COBRA coverage, and other group health insurance access.

The categories of health insurance that MassHealth has authorization to provide premium assistance for by MassHealth coverage type are:

MassHealth Coverage Type	ESI 50% Plans	Other Group Insurance Plans
<ul style="list-style-type: none"> • Standard (except BCCT members with income over 133%) • CommonHealth • CarePlus • Family Assistance Children at or below 150%FPL, Young Adults, HIV+ and Disabled Adults 	Yes	Yes
<ul style="list-style-type: none"> • Family Assistance Children between 150% and 300% FPL 	Yes	Not eligible for premium assistance

Requirement to Enroll in ESI

Members who have access to ESI that meets MassHealth criteria must enroll in coverage upon request:

- A determination is done in HIX and will generate a notice advising the member of the need to enroll in the ESI plan within 60 days.
- Additional notification is sent to the individual who has access informing them of which ESI plan(s) offered by their employer meet the criteria for MassHealth Premium Assistance.
- Members must contact the MassHealth Premium Assistance Unit upon ESI plan selection and enrollment in order to begin receiving premium assistance payments.

Investigations by Coverage Type **MassHealth**

MassHealth Coverage Type	Investigate self declared insurance?	Investigate access to ESI and require enrollment in coverage?
Standard	Yes	Yes, all but BCCT and HIV
CommonHealth	Yes	Yes
CarePlus	Yes	Yes
Family Assistance		
• Children	Yes	Yes
• Young Adults below 150%FPL	Yes	Yes
• Young Adults above 150%	No	No
• Disabled Adults	Yes	Yes
• Adults and Elders	No	No
Limited	No	No

Investigations and Outreach

1. ESI-1 Form: Application for members MassHealth suspects have access to qualifying ESI but MassHealth needs more information to confirm

- Members are identified for PA outreach based on factors that could indicate access to PA-qualifying ESI (hours worked per month, self-attested access to ESI, etc.).
- Vendor sends out ~4,000 ESI-1 Forms per month.
- The ESI-1 Form asks members for information on their employer's ESI offerings to see if they may have access to PA-qualifying ESI.
- Members who do not respond to the ESI-1 Form within 30 days face potential termination.
- Completed ESI-1 forms are received by vendor and processed for PA eligibility.

2. Confirmed Access Letter: HIX-generated letter sent to members MassHealth has confirmed have access to qualifying ESI

- Once MassHealth confirms a member has access to qualifying ESI, a HIX-generated notice is sent to the member and a vendor letter is sent to the employer informing them the member is required to enroll in ESI within 60 days.
- Ongoing efforts to improve Premium Assistance investigation processes are resulting in increased volume of PA member outreach and PA call volume.

Failure to Enroll in ESI

For members who the Premium Assistance Unit has confirmed access to ESI but member fails to enroll within the 60 day timeframe:

- Upon expiration of the 60 day deadline to enroll into health insurance, HIX will perform an eligibility determination and terminate coverage for all except the following members:
 - Pregnant women in Standard or CommonHealth
 - Children or young adults receiving Standard or CommonHealth
- A termination notice will be sent.

Approval for Premium Assistance

- An eligibility notice will be sent informing the policy holder of the premium assistance approval and the premium assistance payment amount.
 - Please note certain MassHealth members may have a “required member contribution” that reduces the amount of premium assistance, based upon their FPL.
 - In certain circumstances, if the required member contribution exceeds the monthly cost of a member’s ESI, the member will be responsible to pay the difference in the form of a premium bill.
- The policy holder will receive the premium assistance payments monthly for the following month’s health insurance premium.
- Premium assistance payments begin in the month of the MassHealth Premium Assistance eligibility determination or in the month that health insurance deductions begin, whichever is later.
- Members are encouraged to sign up for direct deposit of their premium assistance payment

Contact Us

Premium Assistance Hotline: 1-800-862-4840

Fax: 617-451-1332

Mailing Address:

Premium Assistance Unit
519 Somerville Ave., #372,
Somerville, MA 02143

QUESTIONS?