A Legal Aid Primer

Constituent Questions on MassHealth and ConnectorCare



How do I know if I am eligible for MassHealth or ConnectorCare? To be eligible for subsidized health coverage from MassHealth or ConnectorCare plans, you must:

- Be a resident of Massachusetts
- Be a U.S. citizen or lawfully present non-citizen
- Be financially eligible, and
- Meet certain other program rules

MassHealth upper income limits are three times the poverty level for children, twice the poverty level for pregnant women, and 133 percent of poverty for most adults under age 65. Individuals with disabilities who have higher incomes may also qualify. For seniors aged 65 and older, the upper income limit is the poverty level and there is also a limit on countable assets.

If you don't qualify for MassHealth because your income is higher than MassHealth limits or if you are a lawfully present non-citizen who does not meet the added immigrant eligibility rules in Medicaid, you may be eligible for ConnectorCare plans.

ConnectorCare plans cover individuals with income up to three times the poverty level who do not qualify for coverage from any of: MassHealth, Medicare, Tricare (for active duty or retired service members) or affordable employer sponsored insurance.

If you are qualified, you may select from any participating ConnectorCare plan in your area, and the costs of coverage will be reduced by a combination of advance federal tax credits and federal and state government subsidies. Individuals with income over 300% but under 400% of poverty can also qualify for tax credits but not for ConnectorCare.

How do I **apply?** MassHealth, ConnectorCare and certain other health safety net programs all use the same application process. **You may apply online, in person, over the phone or using a paper application.** Apply online at the Massachusetts Health Connector website: <u>www.mahealthconnector.org</u>. Apply over the phone by calling 800-841-2900 (TTY 800-497-4648), or simply request a paper application. Most hospitals or community health centers can assist you in applying, as can many community-based organizations.

MassHealth program or for ConnectorCare plans.

What happens after I apply?

If you are found eligible for MassHealth, you will receive a MassHealth card that enables you to see doctors and other providers who participate in MassHealth. If you are under 65 and MassHealth is your main form of insurance, you will also receive information about selecting a managed care plan (or primary care clinician). To choose a managed care plan or clinician in MassHealth, call MassHealth Customer Service at 1-800-841-2900 (TTY 1-800-497-4648).

You should receive a notice in the mail regarding your eligibility for a

If you are found eligible for ConnectorCare, call Health Connector Customer Service to choose a managed care plan. The number is 1-877-MA-ENROLL (1-877-623-6765) (TTY 1-877-623-7773). Depending on your income, you may be charged a premium. If so, you must pay the first month's premium before you will be enrolled.

Q	A
What happens if I am denied coverage?	If you receive a notice denying benefits, it should include an explanation of the reasons. If you think the decision is wrong, you can appeal. The notice will also include an explanation of your appeal rights and a form for filing an appeal (requesting a fair hearing). MassHealth and ConnectorCare have separate notices and appeal procedures.
	Incorrect decisions can also sometimes be resolved informally by calling MassHealth or Health Connector Customer Service. Legal Aid may also be able to help.
What services are covered?	Both MassHealth and ConnectorCare provide coverage of comprehensive health care services, including inpatient and outpatient care, prescription drugs, mental health, substance use disorder and other services.
	MassHealth offers different types of coverage for different people. MassHealth Standard is the most comprehensive type of coverage and the one most people have. Other kinds of MassHealth coverage are CommonHealth, Care Plus, Family Assistance, Small Business Employee Premium Assistance , and Limited. For more detail on covered services in MassHealth, see <u>www.mass.gov/masshealth</u> .
	ConnectorCare plans come in three Plan Types, which are based on income, with the lowest copayments in Plan Type 1 and the highest in Plan Type 3. For more detail on covered services in ConnectorCare, go to <u>www.mahealthconnector.org</u> .
How much will I have to pay?	If your income is up to 150% of poverty, you are not required to pay premiums for MassHealth. For ConnectorCare, you will not pay premiums as long as you pick the lowest-cost plans. (MassHealth applies the 2017 poverty level on March 1, 2017, \$1809 for an individual at 150% of poverty; the Connector uses the 2016 poverty level, \$17,820 for an individual at 150% of poverty in 2017).
	If your income is over 150% of poverty and you qualify for ConnectorCare, you will pay premiums based on your income. For a detailed list of monthly premium contributions see the Health Connector website. You will also be charged copayments, but copayments are smaller for people with lower income.
	If your income is over 150% of poverty and you qualify for MassHealth Family Assistance or CommonHealth, you may be charged premiums. However, some exemptions apply.
	In MassHealth, most adults have to pay small copayments for drugs. Children are not charged copayments.
Do I need to do anything more to keep coverage after I enroll?	You may have to take action to keep coverage in 2017. Keep each agency informed of your current address in order to make sure you receive any notices asking you to supply additional information to remain eligible. Also anyone who received ConnectorCare in 2016 must file a federal tax return in 2017 to "reconcile" the amount of the advance tax credit they received in order to remain eligible.

This information is general in nature and not intended as legal advice. The income eligibility limit for legal aid is generally 125% of the federal poverty line (or \$591 per week for a family of four in 2017), with some exceptions. **Due to limited funding, legal aid programs cannot serve all eligible callers.**

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Learn more at <u>www.masslegalhelp.org</u>!