

**Understanding the Affordable Care Act in Massachusetts:
Jan. 1, 2014 changes in MassHealth eligibility for children & young adults**

(Citations are to MassHealth regulations at 130 C.M.R.)

Individuals newly eligible for MassHealth Standard as of Jan. 1, 2014

- Pregnant women regardless of citizenship or immigration status §504.006(D)
 - Healthy Start program ended 12/31/13 and enrollees transferred to Standard on 1/1/14
 - Income limit is still 200% Federal Poverty Level (FPL) for family size that includes fetus
- Young adults aged 19 and 20 with income up to 150% FPL §505.002(B)(3)
 - US citizens or Lawfully Present immigrants; no 5-year bar §504.006(B)
- Young adults 18-26 formerly in foster care § 505.002(H)
 - Youth who aged out of foster care at 18 or older in any state not just Massachusetts
 - If formerly on Medicaid & U.S. Citizens or Qualified, eligible to age 26
 - If not formerly on Medicaid or Nonqualified Lawfully Present, eligible to 21
 - Self-identify at application (ACA-2) (formerly had to be referred by DCF)
 - No upper income limit §506.004(J)
- Adults, US citizens or Qualified Immigrants, 21-64, with income up to 133% FPL and also-
 - HIV+ (formerly in Family Assistance) §505.002(G)
 - Eligible for DMH (formerly in Basic) §505.002(I), or
 - Other special health care needs (“medically frail) who self-identify to MEC after being found eligible for CarePlus §505.002(J)

Other changes expanding eligibility

- CarePlus for US citizen or Qualified Immigrant, 21-64, with income up to 133% FPL (not limited to long term unemployed or those without access to other insurance) §505.008

- Income rules used in MassHealth for most people under 65 based on a new income methodology (MAGI) e.g.-
 - 5% of 100% FPL for family size is disregarded; §506.007(A)
 - Child support income is not counted §506.004(H)
 - Income of a child is not counted unless high enough that child is required to file a separate tax return –will exclude SSDI for children in most cases §506.004(K)
- Children under 19 with income over 200% FPL but not over 300% FPL who have or had employer-sponsored insurance in past 6 months are no longer disqualified from Family Assistance §505.005(B)
- Children under 19 with family income over 150% FPL who lose benefits based on failure to pay premiums will be eligible regain benefits after 90 days upon request even if premium arrears are not paid. §506.011(E)(2)
- Premium assistance for unsubsidized coverage through Connector to enable eligible child under 21 to gain access to benefits like ABA for autism. §506.012(C)

Presumptive eligibility for children repealed & replaced by Provisional Eligibility & Hospital Presumptive Eligibility

- People under 65 who appear to be eligible based on unverified information on application will be enrolled for up to 90 days or until verification submitted. For adults, provisional begins on date of notice & earlier effective date depends on verification. For children under 21, provisional begins 10 days prior to application. §502.003(E)
- Hospital Presumptive Eligibility will enable qualified hospitals to make a preliminary eligibility determination for MassHealth that takes effect right away. RFA issued 3-21-14 on rolling enrollment basis for interested hospitals. §502.003(H)

Improvements in annual renewal process §502.007(C)

- Automatic renewal when electronic data available; otherwise, prepopulated renewal form to be returned by a deadline.
- Opportunity for reinstatement back to termination date if benefits terminated for not returning form on time but form returned within 90 days of termination

Updated rules on immigrant eligibility for children & youth §506.003 & §506.006

See MLRI's summary of immigrant eligibility rules:
<http://www.masslegalservices.org/content/understanding-aca-mass-immigrants-eligibility-masshealth-other-subsidized-coverage-2014>