



# October 2023 Update on MassHealth Redeterminations

## *Background on MassHealth redeterminations*

In March 2020, the federal government declared a public health emergency (PHE) due to the COVID-19 pandemic. In response to the PHE and consistent with federal requirements, MassHealth put protections in place that prevented members' MassHealth coverage from ending during the COVID-19 emergency. On April 1, 2023, these continuous coverage protections ended and MassHealth began the year-long process to redetermine all members' eligibility, as required by CMS.

## *About the redeterminations data dashboard*

MassHealth is committed to publishing a monthly dashboard that provides data on MassHealth's caseload and detail on members joining and departing from MassHealth. This transparency will be critical to identifying populations that require additional support during the redetermination period and will give the public greater visibility into this important initiative. The dashboard will provide data through the end of the month prior to each release; for example, the October dashboard update contains enrollment data through the end of September 2023.

## *Highlights from October 2023 dashboard*

### **September Data**

Overall during September 2023, the MassHealth caseload decreased by approximately 24,000 members, or 1.03%, from the prior month. Approximately 18,000 members newly joined the program, approximately 6,300 re-joined the program, and approximately 48,000 departed.

- The ~18,000 arrivals are within a typical monthly range for new entrants, as individuals become eligible for MassHealth.
- The ~6,300 member re-openings reflect members who departed and re-joined MassHealth within 12 months. This represents only a fraction of all disenrolled individuals and is a far lower rate of re-opening than MassHealth observed before the COVID-19 Public Health Emergency
- The ~48,000 departures represent an expected volume as the redeterminations process continued for a sixth month.
  - o For context, prior to the COVID-19 Public Health Emergency, approximately 52,000 members departed MassHealth coverage each month (based on data from CY2018 and CY2019).
- MassHealth initiated redeterminations for approximately 224,000 members in September and is on track to initiate all 2.4M renewals during the 12-month "unwinding" period.

### **Aggregate Data since Beginning of Redeterminations in April**

- Since redeterminations began in April, MassHealth has seen a net decrease of 3.18%, or ~76K members, in its caseload. MassHealth expects to see a substantial increase in departures in the months ahead, as more members go through the renewal process.
- To date, ~48% of disenrolled members lost coverage because MassHealth confirmed that they are ineligible. ~49% of disenrolled members lost coverage due to insufficient information.
- While MassHealth's overall caseload has decreased by approximately 76K individuals since April, 2023, the Massachusetts Health Connector's enrollment has grown by 40K. Approximately 23% of the individuals who have lost MassHealth eligibility are able to obtain affordable coverage through the MA Health Connector. This rate is much higher than what is observed in other states.

### **Auto Renewals**

- MassHealth has received federal approval to make additional enhancements to its systems that enable it to automatically renew ("autorenew") more members. The autorenewal process seeks to confirm a member's eligibility for their current

- MassHealth coverage by validating data on file with state and federal data sources, without requiring individual action.
- o As a result of those enhancements, MassHealth has continued to achieve an autorenewal rate of ~75% for individuals under 65 years old who had not had their coverage “protected” during the public health emergency, meaning they successfully applied for or renewed their coverage in the past 12 months.
  - o For individuals under 65 years old who had their coverage protected during the public health emergency, the autorenewal rate is significantly lower (below 10%), as there is not updated information in the system for this population to match through the original autorenewal process.
  - o In September 2023, MassHealth implemented autorenewal improvements for members over the age of 65 (non-MAGI), reflective of newly approved federal flexibilities that allow MassHealth to renew more individuals with stable income and assets. These improvements will enable a greater number of members over the age of 65 to have their coverage renewed without needing to take action.

### **Completed Renewals**

- o MassHealth is also tracking the following data related to the number of members who complete their renewal and retain MassHealth coverage. Since the start of redeterminations:
  - Roughly 60% of members who have gone through the full renewal process since April in MassHealth’s under-65 eligibility system (also called the “MAGI population”) have maintained MassHealth coverage. Importantly, this does not mean that 40% of members are expected to lose coverage, because:
    - This figure excludes large populations that are highly likely to renew, such as individuals with referred eligibility.
    - Early months included a higher percentage of individuals who had their coverage protected during the PHE. Individuals’ coverage was protected because a) they had a change in eligibility (e.g., their income increased) that, if not for the PHE, would have resulted in loss of coverage; or b) they did not respond to a prior renewal or request for information. As a result, MassHealth expected fewer of these individuals to remain eligible for MassHealth following their renewal.
    - As mentioned above, MassHealth recently received federal approval to auto-renew a broader set of members; as a result, MassHealth expects even more individuals – and starting in September, more older adults – to automatically renew coverage without needing to take action.
    - Lastly, coverage loss is often temporary. Many members (historically, 1 in 3 disenrolled) will **return to MassHealth** within a few months of disenrollment.
  - Note: Massachusetts reports renewal outcomes to the federal government monthly. Per federal requirements, these reports capture a different snapshot of members than appears on MassHealth’s Redeterminations Dashboard; for example, they include individuals with Health Safety Net and exclude individuals who self-initiate renewals. These reports indicate that, on average, roughly half of individuals selected for renewal since April have been renewed, in line with national averages.

### ***How is MassHealth working to reach and support members?***

Outreach efforts to members and collaboration with assisters (individuals available in the community to help members complete MassHealth renewals) have continued at a rapid pace.

- Through EOHHS’s partnership with Health Care For All, canvassers have knocked on over 399K doors and community-based organizations have held over 1,100 events in the 15 communities with the most members at risk of coverage loss.
- MassHealth Accountable Care Organizations and other health plans have made more than 752K outreach attempts via phone call, text message, and letter to members selected for renewal since April 2023. Additionally, MassHealth is partnering with health plans to directly assist members with completing renewal forms and applications in the coming weeks.
- MassHealth is conducting a media campaign, which includes digital, traditional, and out of home ad placements, in over 30 communities with high MassHealth enrollment in the top four languages spoken by MassHealth members.
- Additionally, MassHealth has continued to expand member outreach efforts, including new member awareness efforts at 70+ grocery stores, ~600 libraries, ~1,800 schools, and additional statewide organizations such as the YMCA, Boys & Girls Club, etc.
- MassHealth has hosted several in-person renewal events in partnership with community organizations to support specific member populations through renewals, such as members who are experiencing homelessness.

- EOHHS held trainings specifically for eligibility specialists supporting members over age 65.
- EOHHS executed >\$1.5M of grants to expand community assister capacity at 23 Community Based Organizations serving immigrants, refugees, older adults, and other vulnerable populations, as well as expanding assister capacity at Aging Services Access Points (ASAPs).
- EOHHS executed an additional \$1M grant in collaboration with the Health Connector to hire a team of 'Mobile Community Specialists' to conduct renewal assistance in the community.

You can learn more about MassHealth's renewal process at [mass.gov/masshealthrenew](https://mass.gov/masshealthrenew)