



# Affordable Care Act (ACA) VG Informational Series



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## Welcome to the Affordable Care Act (ACA) VG Informational Series!

We have designed the ACA Informational Series to help MassHealth Virtual Gateway (VG) Common Intake users understand the implementation of the ACA.

This first issue will give you an overview of the Informational Series, the definition of the ACA, and an introduction to the web portal that will collect information for eligibility determinations.

### The ACA VG Informational Series Overview

This series aims to:

- Inform MassHealth VG users about the ACA
- Keep VG users up to date on how the ACA will be implemented
- Explain how the ACA implementation will affect MassHealth Virtual Gateway users

You will also find basic information about changes in policies and procedures that will take place during implementation.

Additionally this new series will provide information on:

- Member eligibility requirements
- Coverage types
- Enrollment processes
- Advanced premium tax credits for certain individuals
- The new web portal, including the single streamlined application



### The Patient Protection and Affordable Care Act (ACA): Overview

The Patient Protection and Affordable Care Act (ACA) was signed into federal law on March 23, 2010. The ACA was designed to give access to affordable health coverage for an estimated 32 million Americans who are currently uninsured.

Massachusetts has already implemented state health care reform and has achieved near-universal health coverage (96.9% for adults and over 98% for children). The ACA will help Massachusetts keep and build upon the gains made in the coverage, affordability, access, and quality of healthcare. It is creating affordable insurance coverage options for adults with incomes up to 400% of the federal poverty level (FPL).

While MassHealth actively considers changes that could further streamline its program in the ACA era, it will continue to cover existing population groups including, but not limited to, low-income children, parents, pregnant women, disabled adults, and the elderly. Additionally, the ACA will expand MassHealth coverage to childless adults (under 65) with incomes less than or equal to 133% of the FPL, who previously were ineligible for MassHealth benefits.

Some aspects of the ACA that affect MassHealth have already been implemented. For example, some new provider policies have already been established. For more information, refer to the Information for MassHealth Providers about the Affordable Care Act (ACA) and MassHealth section on the MassHealth website.

## Health Insurance Exchange (HIX)/Integrated Eligibility System (IES): Overview

A state-of-the-art, web-based Health Insurance Exchange (HIX)/Integrated Eligibility System (IES) is being developed for Massachusetts healthcare programs. The HIX/IES system will be available from the Health Connector website at [MAhealthconnector.org](http://MAhealthconnector.org).

The system will streamline eligibility determinations through real-time data matching with state and federal databases. Additionally, it will work with existing MassHealth systems and will have customer service management capabilities.

Through the MAhealthconnector.org website, Massachusetts residents will be able to apply for health benefits and know in real time if they have been determined eligible for a subsidized plan. They will also be able to enroll in a health insurance plan.

The new functionality will present an applicant/member with the ability to make an informed choice about healthcare options. It will also be the marketplace where individuals who are not eligible for subsidized healthcare programs may be able to buy affordable and qualified health plans.

The system will be available on October 1, 2013, for applicants applying for healthcare coverage that is **effective January 1, 2014**.

For applications submitted between October and December that require **immediate coverage**, the application process remains unchanged.



### More on the New “Informational Series”

- The ACA VG Informational Series will be published regularly throughout the implementation of the ACA.
- More details about changes impacting VG users and training opportunities will be included in future issues.

- Copies of the VG Informational Learning Series are available on the Virtual Gateway Pages: [www.Mass.Gov/vg/aca](http://www.Mass.Gov/vg/aca) and the Massachusetts Health Care Training Forum (MTF) website <http://www.MassHealthMTF.org>. Check these websites for updated ACA and HIX/IES information and future editions of this series.

### Health Insurance Exchange (HIX):

A web-based computer system that acts as a health insurance marketplace to help individuals shop for coverage in a way that permits comparison of available plan options based on price, benefits and services, and quality.

### Integrated Eligibility System (IES):

The HIX component that will streamline eligibility determinations, including eligibility for MassHealth programs.



Glossary

To Learn More About the ACA, Please Visit the [Affordable Care Act \(ACA\) Information for VG Users Web Page](#).