TO: MassHealth Eligibility Operations Staff
FROM: Amy Andrade, Director, Member and Provider Services
RE: Hospital-Determined Presumptive Eligibility (HPE) Application Process

Introduction

As provided in the Affordable Care Act (ACA), qualified hospitals may make presumptive eligibility determinations for certain individuals, in accordance with 130 CMR 450.110. Hospital-determined presumptive eligibility (HPE) provides eligible applicants time-limited MassHealth coverage. The HPE coverage end-date is the last day of the month following the date that the HPE determination is made by the qualified hospital or, if a “full” application is submitted before that date, then the HPE coverage ends on the date a determination is made based on a full application.

HPE applicants must file a full ACA application before the coverage end-date for benefits to continue.

Overview of HPE

MassHealth implemented the HPE process in April 2014. Qualified Massachusetts hospitals may enter into HPE contracts with MassHealth and, with the assistance of their Certified Application Counselors (CACs), complete and submit an abbreviated application, the MassHealth Application for Hospital-Determined Presumptive Eligibility, to MassHealth via a dedicated fax number. A separate HPE application is required for each individual seeking HPE coverage. It is the responsibility of the HPE-trained CAC to determine HPE eligibility. If the individual is eligible, the CAC will assign the appropriate MassHealth coverage type for each HPE applicant.

The MassHealth HPE team located at the Central Processing Unit (CPU) is charged with the tasks of processing each approved HPE application onto MA21, including protecting the application with an HPE aid category benefit; entering an Eligibility Start Date and an End Protect Date; and maintaining the HPE database. HPE application information may be viewed on My Workspace by accessing the “Special Project 7” envelope category.

Once the information is entered on MA21, CACs may view member information on the Eligibility Verification System (EVS) the next business day.

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Eligibility

Eligibility for HPE is based on the applicant’s self-declared responses to a limited set of questions. These include questions about Massachusetts residence, citizenship/immigration status, (non-MAGI) income, and household size. There are no matches or verifications required during the HPE eligibility process. In order for coverage to continue beyond the HPE period, applicants must submit a full ACA application before the HPE coverage end-date; the application is subject to customary matching, verification, and MAGI requirements.

An individual who had been approved for MassHealth benefits through HPE or had received MassHealth Standard, MassHealth CommonHealth, MassHealth CarePlus, or MassHealth Family Assistance within the previous 12 months, is not eligible to apply for HPE. Such individuals should complete a full ACA application or update information on his or her existing application to be considered for benefits. Due to systems limitations, MassHealth will not be enforcing this requirement during the initial implementation.

MassHealth Coverage

A member approved through HPE may receive MassHealth Standard, MassHealth CarePlus, or MassHealth Family Assistance. However, if an individual is already receiving a MassHealth Standard, MassHealth CommonHealth, MassHealth CarePlus, or MassHealth Family Assistance benefit, CPU will inform the qualified hospital that the individual is not HPE-eligible. The hospital will be instructed to correct its mistake by contacting the member and explaining to the individual that he or she already has non-time-limited MassHealth benefits. Such a member will remain in his or her existing MassHealth benefit. No new coverage under HPE will be entered onto MA21 based on the hospital’s mistake.

Notices and the MassHealth Card

Notices for HPE are generated in two phases. The qualified hospital’s HPE-trained CAC completes either an HPE approval or denial notice at the time of the applicant’s eligibility determination, and provides it to the applicant. If approved for HPE, the HPE member shows the approval notice to providers when accessing services. Once the approved HPE application is entered onto MA21, MassHealth will generate an approval notice that includes the member ID number of the HPE member. This notice will be mailed to members and can also be shown to providers as proof of coverage once available. There is no appeal form generated with these notices, as HPE eligibility determinations are not subject to the appeal process. MA21-generated HPE notices may be viewed on MA21 in the same manner as other MA21 notices.

HPE members are not issued a MassHealth card because of the temporary nature of the benefit. HPE benefits are provided on a fee-for-service basis and begin on the date that the HPE approval determination is made.

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Customer Service Calls Received at MassHealth Enrollment Centers (MECs)

If an HPE member contacts the MEC, staff must access MA21 to ensure that the member is protected in an “HPE” benefit, and, if so, must check My Workspace to see if a full ACA application has been filed. If the HPE member has submitted a full ACA application, MEC staff must access MA21 and extend the HPE coverage end-date until October 15, 2014. This will provide the member with coverage and allow extra time for MassHealth to process the full ACA application that had been received before the coverage end-date of HPE eligibility. Using this mid-month end-date rather than a standard end-of-month date will have the benefit of allowing MassHealth staff to easily identify members who have received this additional protection.

In addition, CPU will run systematic queries against HIX to determine if HPE-approved members have submitted a full ACA application. If so, CPU staff will extend the HPE coverage end-date until October 15, 2014.

IMPORTANT: MEC staff who receive information that a full ACA application has been submitted for HPE members must notify the CPU to confirm that a full application has been submitted, as follows.

An e-mail must be sent to the CPU at ehs.hpe-fullapplication@state.ma.us. Include in the e-mail message the HPE member’s full name, SSN (if any), and date of birth.

Questions

If you have any questions about this memo, please have your MEC designee contact the Policy Hotline.