



**Eligibility Operations Memo 16-08**  
**December 1, 2016**

TO: MassHealth Eligibility Operations Staff

FROM: Amy Dybas, Deputy Chief Operating Officer for Member Policy Implementation,  
Training, and Communications

RE: **Asset Verification System**

**Introduction**

Section 1940 of the federal Supplemental Appropriations Act requires states to implement an electronic, asset-verification system. MassHealth has contracted with Public Consulting Group, Inc., (PCG) to electronically verify the assets of applicants for MassHealth Buy-In (only), Long-Term Care (LTC), Community Traditional, and Home- and Community-Based Services Waiver programs.

PCG and its asset-verification system (AVS) data partner, Accuity, will provide a program that has access to financial institutions, allowing queries to large multinational banks, regional and online banks, and smaller financial institutions and credit unions to identify bank account assets.

The AVS portal will search for account information, confirm account information, and expedite the exchange and search of asset information electronically with the banking community.

When an AVS search is performed, the request is sent to a financial institution. Based on the MassHealth program rules and look-back requirements, a financial institution may report up to 60 months of account balances for the applicant or member and his/her spouse. This memo describes the processes and workflows for asset verification.

**MA21 Event**

A new event has been created in MA21 to allow the use of the AVS when processing applications and renewals for the following MassHealth programs.

- Buy-In (only)
- Long-Term Care (LTC)
- Community Traditional
- Home- and Community-Based Services Waivers

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**MA21 Event (cont.)**

The AVS event will

- Require AVS verification for all new cases;
- Display AVS requests;
- Prevent all Community Traditional case determinations for 15 days to allow AVS to return results;
- Allow verification requests to be generated for LTC cases when screened;
- Allow users with supervisory-override (SVO) capability to override a 15-day hold;
- Systematically request AVS check for redeterminations; and
- Systematically exclude cases from autorenewal process when assets may be over the program limit based on systematic match

MA21 will communicate with the AVS portal by using specific request type codes. These codes are system-generated and will be used to identify programs and their corresponding asset limits and lookback periods.

<b>Program</b>	<b>New Application</b> Lookback Period	<b>Renewal</b> Lookback Period
<b>Community Applications</b>	3 months	3 months
<b>Buy-In Only</b>	3 months	3 months
<b>Long-Term Care</b>	60 months	12 months
<b>Home- and Community-Based Waiver Programs</b>	60 months	12 months
<b>PACE</b>	3 months	12 months
<b>Kaileigh Mulligan</b>	3 months	n/a
<b>Autorenewals</b>	n/a	3 months

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### **Work Flow for Initial Applications in MA21 for Community MassHealth, Buy-In, and Home- and Community-Based Waivers**

Applications will be entered into MA21. When the applicant's and his/her spouse's (if applicable) social security numbers (SSN) are verified via the State Verification and Exchange System (SVES) match with SSA, the demographic information will be added to a batch file that MA21 will send to the AVS portal. Workers can access complete AVS results via the AVS portal 15 days after the initial request is made. Bank account balances that are returned will be used to verify bank accounts that were listed on the application. If the results indicate additional information is required to determine eligibility, a Request for Information will be sent. The bank account balances provided through the AVS match will be used in determining eligibility.

### **Work Flow for Initial Long-Term-Care Intake Applications**

When long-term care intake applications are received at the Central Processing Unit (CPU), staff will enter an *ad hoc* request into the AVS portal; the application data will continue to be sent to the University of Massachusetts for the Asset Verification Real Estate match. Within five days from the application receipt date, the assigned worker will access the AVS portal and use the results when generating a Request for Information for any outstanding verification.

The worker will revisit the AVS portal at least 15 days after the initial request was made in order to allow ample time for banks to respond; if AVS results show an account that requires additional information, or if there is a discrepancy in the reported assets, a second Request for Information will be generated. The bank account balances provided through the AVS match will be used in determining eligibility.

### **Annual Renewal Process**

MassHealth will identify cases to be reviewed within the next 60 days. Member demographics of the individuals will be added to the file that will be sent to the AVS portal. Upon return of the review form, staff will use AVS portal results when processing the application and determining eligibility.

### **MA21 Autorenewal Process**

MA21 identifies cases due to be reviewed within the next 60 days. The member demographics of these individuals are added to a batch file that will be sent to the AVS portal. If the AVS results confirm that assets are below limits, a notice will be sent 60 days later informing the member that his/her eligibility has been autoreviewed and that he/she will continue to be eligible. A report will be generated. If a case is found to have more than the allowable asset limits, the autorenewal will be cancelled, and the member will be sent a review form to proceed through the regular renewal process.

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### **Case Types Not Subject to AVS Process**

Case types that will not be subject to the AVS process are the following.

- Referred Eligible Categories 1, 2, 3, and 4
- Low-Income Subsidy Cases (LIS)
- Rest Home Cases

### **Supervisory Override**

A supervisory override will be available to allow a program determination during the period while the AVS data match is being performed.

### **Questions**

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