



**Eligibility Operations Memo 19-06**  
**April 15, 2019**

TO: MassHealth Eligibility Operations Staff

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

RE: **Massachusetts Application for Health and Dental Coverage and Help  
Paying Costs (ACA-3)**

## **Background**

The Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3) captures applicant information to determine eligibility for benefits as required by the Affordable Care Act (ACA). MassHealth, in conjunction with the Massachusetts Health Connector (the “Connector”) and the Health Safety Net (HSN), has updated the paper application for health benefits. These updates are intended to align the paper application with the online application from the state-based marketplace that is the “front door” for applying for assistance from MassHealth and the Connector. [MAhealthconnector.org](http://MAhealthconnector.org) is the state-based marketplace where individuals in Massachusetts can apply for and purchase health care benefits.

The ACA-3, revised in March 2019, is intended for the following populations in Massachusetts:

- individuals younger than age 65 who do not need long-term-care services (either in a nursing facility or in the community); and
- parents of children younger than age 19 and adult relatives living with or taking care of children younger than age 19 (regardless of the age of the parent or adult relative) when neither parent is living in the home.

Individuals aged 65 or older, including those who are applying with individuals under the age of 65, and those of any age who need long-term-care services (either in a nursing facility or in the community) will need to fill out the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2).

## **Summary of Changes**

This version of the ACA-3 includes the following changes.

- Removed references to disabled working adults over age 65 due to a change in procedure. Disabled working adults aged 65 and older will now be required to submit a SACA-2 rather than an ACA-3.
- Changed the maximum income amount in the instructions to \$103,000 regarding who may be eligible.
- Clarified language about requiring a social security number (SSN) for an individual applying for Premium Assistance.

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### Summary of Changes (cont.)

- Removed SSN instructions from Persons 2 through 4 and referred applicant to Person 1.
- Made minor language changes for consistency (for example, changed “suite” to “unit” and “incarcerated” to “in jail or prison”).
- Created the following Question 9e (previously missing from the paper application):  
**Optional** Are you/Is this person a: victim of severe trafficking; a spouse, child, sibling, or parent of a trafficking victim; a battered spouse, a child or the parent of battered spouse?
- Condensed the Income section to save space.
- Removed “month” from each income type and added a question at the end of this section about the month and year in which one-time income is received. This improves the flow of the income questions and incorporates a new requirement that the year be captured as well as the month.
- Slightly shortened the breast and cervical cancer and HIV questions.
- Added a question (Q 21) that had been missing from the paper application:  
Is your/this person’s income steady from month to month? Yes/No
- Renumbered the questions to accommodate new questions.

### How to Apply

The updated paper application is currently available online at [www.mass.gov/lists/masshealth-member-applications](http://www.mass.gov/lists/masshealth-member-applications).

Individuals are encouraged to apply online at [MAhealthconnector.org](http://MAhealthconnector.org). **Applying online may be the fastest way to get coverage.**

To apply, members can also use any of the options below.

Mail the filled-out, signed application to

Health Insurance Processing Center  
P.O. Box 4405  
Taunton, MA 02780.

Fax the filled-out, signed application to (857) 323-8300.

To apply by telephone, call the MassHealth Customer Service Center at (800) 841-2900 (TTY: (800) 497-4648 for people who are deaf, hard of hearing, or speech disabled) or (800) MA ENROLL ((800) 623-6765).

Visit a MassHealth Enrollment Center (MEC) to apply in person.

### Supplies and Use of Revised Forms

The October 2018 version of the ACA-3 is obsolete. It can be accepted until May 1, 2019, but should not be distributed to applicants once new supplies are received.

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### **Location of Printable Application on the MassHealth Website**

The new ACA-3 and ACA-3-AP (Additional Persons) can be printed from the MassHealth website. Go to [www.mass.gov/lists/masshealth-member-applications](http://www.mass.gov/lists/masshealth-member-applications).

### **Questions**

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