



**Eligibility Operations Memo 22-18**  
**December 2022**

TO: MassHealth Eligibility Operations Staff

FROM: Heather Rossi, Director of Eligibility Policy

RE: **Three-Month Retroactive Eligibility for Certain MassHealth Applicants**

**Background**

The Centers for Medicare & Medicaid Services recently approved MassHealth's 1115 Demonstration Waiver. This waiver allows MassHealth to provide retroactive eligibility up to three calendar months prior to the date of application for applicants who are pregnant and for children younger than 19 years of age. To qualify for MassHealth retroactive eligibility coverage up to three months before the date of the application, the member or applicant must have been eligible during the retroactive period.

**Updated Guidance**

The online application now asks if the applicant had medical bills in the three months before the date the application was filed. If an applicant who is pregnant, or a child younger than 19 years of age, answers that they have medical bills, and they attest that their circumstances have not changed in that time, they will be given three months of retroactive eligibility coverage. The MassHealth start date will be the first day of the month for which coverage is requested, not exceeding three calendar months back. Those who do not qualify for the extended retroactive coverage will be given retroactive coverage 10 days back from the date of the application.

MassHealth encourages members who need this three-month retroactive eligibility to apply online and by phone to automatically be assessed for this benefit. The MassHealth Application for Health and Dental Coverage and Help Paying Costs (ACA-3) will be changed in March 2023 to reflect questions about three-month retroactive eligibility. Applicants who submit a paper ACA-3 will need to contact MassHealth to assess eligibility for the benefit.

Members must report all changes promptly so that MassHealth can assess eligibility.

**Federal Public Health Emergency Retroactive Eligibility Flexibility**

Three-month retroactive eligibility is being offered during the federal public health emergency (PHE) as a flexibility to all those who request it. When the PHE ends, this flexibility will end except for pregnant people and children younger than 19 years of age, who will remain eligible to request at least three months of retroactive coverage. Those who

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are applying for MassHealth under non-MAGI and traditional eligibility rules in 130 CMR 519.000 will also still be eligible to receive three months of retroactive coverage if they meet the criteria.

**Questions**

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