



## **Eligibility Operations Memo 24-05**

**DATE:** April 2024

**TO:** MassHealth Eligibility Operations Staff

**FROM:** Heather Rossi, Deputy Chief Operating Officer, Eligibility Policy and Implementation

**RE:** **Hospital-Determined Presumptive Eligibility**

### **Overview of HPE**

**IMPORTANT:** Discard all HPE Eligibility Operations Memos issued before April 1, 2024. This EOM replaces all previous guidance.

Hospital-determined presumptive eligibility (HPE) allows qualified hospitals to make presumptive eligibility determinations for immediate, time-limited Medicaid coverage. Determinations are made using self-attested information from certain people who appear to be eligible for Medicaid coverage, but are unable to complete a full Medicaid application when they are at the hospital. (See 42 CFR 435.1110; 130 CMR 502.003(H): *Hospital-determined Presumptive Eligibility*.) Qualified hospitals may include both acute hospitals and psychiatric hospitals.

Once a qualified hospital has contracted with MassHealth to make HPE determinations, its HPE-trained certified application counselors (CACs) may determine whether an individual is eligible for HPE by completing the MassHealth Application for Hospital-Determined Presumptive Eligibility (HPE application) using self-attested information provided by the applicant. The HPE-trained CAC must complete a separate HPE application for each individual seeking HPE coverage.

Before completing and submitting an HPE application, the CAC must

- ensure that the applicant is unable to complete a full Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3) or Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2) at that time;
- determine the applicant's eligibility for HPE;
- explain the HPE application process to the applicant and describe the applicant's rights and responsibilities; and
- assign the applicant the appropriate MassHealth coverage type.

Once the HPE-trained CAC approves the application, the applicant receives immediate, time-limited MassHealth coverage corresponding to the coverage type assigned by the CAC.

The expiration date of the applicant's HPE coverage is described in greater detail later in this memo. Qualified hospitals must also offer to assist applicants in completing a full ACA-3 or SACA-2 application to ensure that the applicant will be considered for continued MassHealth coverage beyond the HPE coverage period.

The MassHealth HPE team, located at the Charlestown MassHealth Enrollment Center (MEC), will enter each approved HPE application into MA21. This will include protecting the application with an HPE aid category benefit by entering an "Eligibility Start Date" and an "End Protect Date." The team will also maintain the HPE database. HPE application information may be viewed on MyWorkspace by accessing the "Special Project 7" envelope category.

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

## **HPE Eligibility**

People who qualify for HPE are described in regulations at:

- 130 CMR 502.003(H)(1)(a) – (c)
- 130 CMR 505.004(F)
- 130 CMR 505.004(G)
- 130 CMR 505.005(B)

Eligibility for HPE is based on the applicant's responses to a limited set of questions in the HPE application. These include questions about

- household income,
- household size,
- pregnancy status,
- parent or caretaker relative status,
- immigration status, and
- Massachusetts residency status.

When assessing whether an applicant qualifies for HPE, neither the qualified hospital nor the Charlestown MEC will match or verify data. To retain coverage after the expiration of the HPE period, applicants must submit a full application before the HPE coverage end date. The full ACA-3 and SACA-2 applications are subject to customary matching, verification, and MassHealth requirements. People may get only one HPE determination within a 12-month period.

If possible, people should complete a full ACA-3 or SACA-2 application at the time that they seek MassHealth coverage. If they cannot fill out a full application, they may apply for MassHealth benefits through HPE when necessary. If MassHealth receives a full ACA-3 or SACA-2 application and an HPE application for the same individual on the same day, only the full ACA-3 or SACA-2 application will be processed.

Please note that HPE is available for MAGI-eligible members only.

## **Hospital Errors**

If a qualified hospital erroneously approves HPE eligibility for an individual who is ineligible to apply for MassHealth benefits through HPE, MassHealth's HPE team will notify the hospital. The hospital will be instructed to correct its mistake by contacting the applicant and explaining to the individual that they do not meet MassHealth HPE eligibility criteria. No new coverage under HPE will be entered into MA21 based on the hospital's mistake. Services rendered to applicants erroneously approved by an HPE-trained CAC will not be paid for using HPE.

If a member is already receiving a MassHealth Standard, MassHealth CommonHealth, MassHealth CarePlus, or MassHealth Family Assistance benefit, the Charlestown MEC 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 them that they already have MassHealth benefits. Such a member will remain in their existing MassHealth benefit. No new coverage under HPE will be entered onto MA21.

## **HPE Determinations Not Appealable**

HPE determinations cannot be appealed. Applicants who are not eligible for HPE benefits should complete the full ACA-3 or SACA-2 application.

## **MassHealth Coverage**

A member approved through HPE may receive

- MassHealth Standard,
- MassHealth CommonHealth
- MassHealth CarePlus, or
- MassHealth Family Assistance.

Any services that are available fee-for-service for these coverage types are available to members determined eligible through HPE. (See 130 CMR 450.105: *Coverage Types* for a complete list of covered services by coverage type.) People with HPE will not be assessed a premium. Premium assistance is not awarded during the presumptive eligibility period.

## **HPE Coverage Duration**

Generally, HPE coverage starts on the day that the qualified hospital makes the presumptive eligibility determination and ends on the last day of the month following the month that HPE was approved if a full application has not been submitted by that day; or, if a full application has been submitted by that date, then the HPE coverage ends on the date a determination is made based on the full application.

For example, if an applicant is determined to be eligible for coverage through HPE on November 25, 2023, then that is the first day of the HPE coverage period. The HPE coverage will end on December 31, 2023, if the individual has not submitted a full application by that date. If the individual submits a full MassHealth application by December 31, 2023, then the HPE coverage will continue until MassHealth makes an eligibility determination on the full application.

MassHealth staff will extend an HPE benefit if the member has filed a full ACA-3 or SACA-2 application. MassHealth staff can access the protected “HPE” benefit through MA21 and can check MyWorkspace to see if a full ACA-3 or SACA-2 application has been filed. If the HPE member has submitted a full ACA-3 or SACA-2 application, MassHealth staff must access MA21 and extend the HPE coverage end date until the receipt date of the full application. This will provide the member with coverage and allow extra time for MassHealth to process the full ACA-3 or SACA-2 application that had been received before the coverage end date of HPE eligibility. However, if a full application has not been submitted, HPE members should be advised to submit one if they want their benefits to continue beyond their current eligibility period.

Managed care enrollment is not available to members determined eligible through HPE. HPE is not available for people applying for Home and Community-Based Services Waivers, Program of All-inclusive Care for the Elderly (PACE), or long-term care coverage types. Those needing such services must apply using the SACA-2.

HPE coverage will not be retroactively terminated, even if the eligibility determination on the full application results in the member not being eligible for continued MassHealth coverage.

## **Continuous Eligibility**

Continuous eligibility does not apply to members only receiving an HPE benefit. Continuous eligibility applies to someone receiving HPE only if they applied using an ACA-3 or SACA-2 and were found eligible. Coverage start dates for the continuous eligibility period are based on when the individual receives a final eligibility determination and not their HPE start date. Please see [Eligibility Operations Memo 24-01](#) for information on continuous eligibility criteria and coverage start dates.

## **HPE Notices**

Applicants approved for coverage through HPE will receive an approval notice from the qualified hospital when that hospital makes the HPE eligibility determination. The approval notice will include the HPE approval, as well as the qualified hospital’s name and contact information. In many cases, the approval notice provided by the qualified hospital will not include a member ID due to the lag time in getting the approval information into MassHealth systems.

MassHealth will also mail applicants approved through HPE a confirmation letter on MassHealth letterhead. This letter will contain the member ID.

Either the letter from the qualified hospital or the letter from MassHealth may be used as proof of coverage. Providers will also be able to verify coverage in EVS, once established. The EVS message for coverage determined through HPE will reflect fee-for-service coverage in MassHealth Standard, MassHealth CommonHealth, Family Assistance, or CarePlus.

No member ID cards will be provided for coverage determined through HPE. Members are directed to use the letter from the hospital or MassHealth as proof of coverage.




## **Program Eligibility Monitoring**

MEC staff will run systematic queries of the eligibility systems to determine if HPE-approved members have submitted a full ACA-3 or SACA-2 application. If so, and if the full application is approved, MEC staff will extend the HPE coverage end date until the start date of the full MassHealth benefit.

IMPORTANT: MEC staff who receive information that a full ACA-3 or SACA-2 application was submitted for HPE members must notify the MassHealth HPE team by sending an email to the MassHealth HPE team to confirm that a full application has been submitted for the HPE member.

## **Questions**

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

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