

Transcript for 3/23 Webinar on MassHealth Member Eligibility Redetermination and Renewals

Well, good afternoon, everyone.

Welcome to the MassHealth Member Eligibility Redetermination and Renewals Update Presentation.

Thank you for joining us today.

Our presenters today are Elizabeth Lamontagne MassHealth, Acting Chief of Staff, and Niki Conti, Associate Director of Public Outreach and Education at the Health Connector.

MassHealth - Member Eligibility Redetermination and Renewals Update I'm going to turn it over to Elizabeth.

Thank you so much Sue Thank you all so much for having me. I know I joined a couple weeks back to talk a little bit about how MassHealth is preparing for redeterminations. And today, I want to talk a little bit more about how our partners, stakeholders, folks who act, interact with members but may not officially be a CAC or a Navigator, can still support MassHealth members through their renewals.

So as I said today, we'll talk a little bit about what we really mean when we say a MassHealth renewal we'll really reframe why they're so important this upcoming year for our members and spend the bulk of our time sharing what we can do to support MassHealth members and preparing for and understanding how to complete renewals.

And of course, Niki will also talk a little bit about members who may transition to the Connector, what that process might look like as well. And as I mentioned at the outset, we're really viewing this presentation and this information as most helpful for individuals who work in our communities and who really interact with MassHealth members.

So our hope here is that this is some really helpful tips and tricks, some higher level information that cover, the basic assistance of supporting members in being successful and completing their renewals this upcoming year.

This is not a full-on Certified Application Counselor or Navigator who would have full access to a member's private information or act on their behalf, but you don't need to be an official CAC or an official representative to still really give meaningful help to a MassHealth member or someone looking for health insurance.

So a MassHealth renewal. So federal law requires MassHealth to regularly check whether members are still eligible for MassHealth. And this check is called a renewal, sometimes called an annual review or a redetermination. And these must happen every single year. And when we select a member for renewal, we select a household, and the renewal will be sent to the head of the household.

Some members will be automatically renewed, meaning we're able to confirm based on the information they have on file with MassHealth and the information from other state and federal data sources that

they're still eligible. This means that, that member doesn't need to take any action. They'll just get a notice confirming that they've been automatically renewed.

In scenarios where we don't have enough information to automatically renew a member. Members will need to return and report new information to us. In this scenario, they will get a renewal form in a blue envelope, and if they do not reply, they may lose their coverage.

And I'm sure you've been hearing it in the news. You've been hearing it from us. While renewals are an annual requirement. There are really big deal this year. And that's because since the start of the COVID-19 public health emergency, there have been federal continuous coverage requirements. And what these continuous coverage requirements have really meant is that even if a member is not eligible or if a member did not reply to MassHealth, they wouldn't lose their coverage as they normally would have, prior to the COVID-19 public health emergency.

However, these continuous coverage requirements are ending on April 1st, and at this time we will return to our standard annual eligibility renewal process, which means that members all need to be renewed and if they do not reply or are not eligible, they will lose their coverage.

These renewals will take place over the next 12 months so members could get their renewal forms in that blue envelope any time between April 2023 through the end of March in 2024. And as I mentioned, whenever possible, we will attempt to automatically process a member's renewal through multiple avenues, first we'll see if they are eligible through the data we have on file and other state and federal data sets to do an automated renewal.

There are also certain members who may be automatically renewed this upcoming year as well, and this includes members receiving SSI through Social Security Administration because they're 65 and older and have limited income and resources or members receiving SSI because they are disabled and have limited income or resources, members receiving Temporary Assistance of Needy Families through DTA or members who are currently or formerly in the custody of DCF, Department of Children and Family, who are either under 18 or 18 to 22 and adopted but previously were in a Department of Children and Families custody, or ages 18 to 26 and not adopted individuals who are formerly foster youth, and the last group is children and youth in custody of the Department of Youth Services.

So many of these members will be automatically renewed. But if they do receive a blue envelope with a renewal notice or any other mail with a call to action to give information or contact MassHealth, they must respond to ensure they're getting the best benefit they qualify for.

So when we think about how our community members and partners can support our members, there's really two ways.

The first is in helping them prepare for renewals. So while members like today, right now, are waiting for that renewal mail to arrive in the mail sometime in the next year, there are steps that you as a trusted advisor can take to make sure they have the information and understanding they need.

The second is helping members complete their renewals once they've received that renewal form. This could look like sitting side-by-side and helping them understand the instructions on the form or just telling them where they can get help from MassHealth or other, other redetermination resources.

When we think about that first bucket, I just want to propose a few ways where this might come up in the work that you do day-to-day. So if you're interacting with members one-on-one, you can always ask them if they've moved in the past few years, since 2020, and if they have, really remind them to update their address, phone and email with MassHealth. And if you can tell them that they can come to you for help when mail from MassHealth arrives. If you work in a space where members may often visit, you can post flyers telling members about the upcoming renewals.

You can find flyers in the Phase 1 Toolkit that we've sent around. You can also download that. We also are launching that Phase 2 Toolkit soon as well, which will have additional resources as well as resources that are targeted to specific groups of our members, such as individuals experiencing homelessness, individuals with disabilities, older adults and other groups.

If you or your organization have communication channels that you could use, such as a listserv, a newsletter, social media, you can send an email blast reminding members about upcoming renewals. You could find a sample email in that Phase 1 Toolkit. There will be an updated one in the Phase 2 Toolkit as well, and you can offer that members can reach out to you with any questions and you can learn more about some of the social media or flyers that you could use that we've put together at mass.gov/masshealthrenew.

In terms of if you're speaking to a member and you say, hey, like, have you moved, they're like, gosh, you know, I did move in 2022. You can remind them to update their information and there are different ways that members can do this.

If members are under 65 years old, the easiest way for a member to update their information is using their MA Login account. If they don't have one yet, you can help them create one by following the link on the back of their MassHealth notice or by calling the number here, 844-365-1841.

Members can also report changes by calling the MassHealth Customer Service line. The IVR will also allow you to self-serve and identify if you owe any documents at that time to us. Or you can also get help from a Certified Application Counselor or Navigator. If you are an individual who is 65 years or older residing in the community or a member of any age receiving nursing facility care or in a home and community based waiver, you can call MassHealth Customer Service to report a change or get help from a Certified Application Counselor or Navigator.

I will flag that it's the head of household who can update MassHealth information on behalf of the entire household. And an individual household member can only update their own information so that can be helpful, especially when supporting families.

This is the infamous blue envelope. And so a few things I'll note here. It is a bright, cheerful blue, but also more importantly flagged that it does not say MassHealth directly on it. You'll see it does have the Commonwealth Seal and it says Executive Office of Health and Human Services. But oftentimes we get questions about what the envelope will look like. So we wanted to show you exactly what members will see in their mailbox.

You can also let members know that instead of getting a blue envelope, if we are able to automatically renew them, that would come in a white envelope and there will be other mail as normal that we're sending to members that would be in a white envelope.

So while the blue envelope is that important renewal notice, we're really encouraging members to read all mail from MassHealth. And now thinking about that second bucket of support for members and how we can help MassHealth members complete their renewal.

So for members who receive that blue envelope, you can help them read and understand the contents of the blue envelope renewal forms or other MassHealth notices. If they are vision-impaired, you can read the phone number they can call to request a large print or Braille version, and help them update their notice preferences. If you can, you can help translate language as necessary. They can also receive translation services through the MassHealth Call Center.

You can circle the date they must return their form by, which can be helpful and just making sure they see that there is a deadline, and you can walk through the instructions with them and help them make sure they understand what action they need to take.

You can also ask and work with members to help them make a concrete plan about how they're going to renew, whether that's online, over the phone, through mail or in person. And helping them make a concrete plan can also help them be able to complete their renewal. And of course, you can always connect them with support resources.

So we'll walk through these in a little bit of a detail.

But there's MassHealth Enrollment Centers, CACs and Navigators, and the MassHealth Customer Service Center as well. When we think about the timeline for a member's renewal, so at some point in the next 12 months, starting in April, a member will be selected for renewal. At that time, we will first try to automatically process a member's renewal by matching their information against state and federal data sets. If we are able to do that, they're all set and they will receive a white envelope letting them know that we were able to automatically renew their coverage.

If we are not able to automatically process their renewal. That's when we will mail them that blue envelope with the renewal form that they need to complete and return to MassHealth. Typically, members will have 45 days to complete and respond to the renewal notices we send. If members return that renewal notice, but it's maybe incomplete or we need additional information, we will send them a Request for Information, and members will have 90 days to respond to that request for information.

Assuming that the member responds to the renewal or the renewal and the RFI and is found eligible, they will receive a notice confirming their coverage and they will be all set. If a member doesn't respond, then they will receive a termination notice. And typically members will have at least 14 days after receiving a termination notice before their benefits stop.

At that time, if a member's benefits stop because they did not respond to MassHealth, then at any point in the next 90 days they can reach out to MassHealth, provide their information, and assuming they're eligible, we will reinstate their coverage to the day that they were closed.

As long as, as long as it's within that 90-day renewal reconsideration period. Again, if a member comes to you with their blue form, you can let them know the different ways that they can complete their renewal.

So for members under 65, members can complete their renewal online at MAHIX in their MA Login account. They can also complete their application on paper and mail it back to our health insurance

processing center. Members can complete their renewal by calling the MassHealth Customer Service Line or they can schedule an appointment at a MassHealth Enrollment Center with a MassHealth representative.

Members who are 65 years and older, and residing in the community, or of any age receiving nursing facility care, or in a Home and Community Based Services Waiver program, also have four ways they can renew. They can renew online using our eSubmission platform. They can also complete their renewal form on paper and mail it back. They can complete their renewal over the phone starting in April by calling the MassHealth Customer Service Center. Or they can schedule an appointment with a MassHealth representative to complete their renewal in person.

As I mentioned earlier, there are some key resources that can help members. So members can get help from a MassHealth Enrollment Center, there are six of these across the state. They can also get help from a Certified Application Counselor or Navigator. These are community-based resources that help members apply for and renew their health insurance benefits. They're trained by MassHealth, but they're not officially our staff.

While help from CACs and Navigators is free, it may require an appointment and you can go online to find out about which organizations near you may have CACs and Navigators. Members can also always reach out to the MassHealth Customer Service Center to get any question answered, to complete their renewal, to update their information. You'll see our phone number is on the slide and our hours are Monday through Friday 8am to 5pm. And we also have a language line that provides language supports in almost any language through that line.

In terms of digging a little bit deeper into those language and translation supports, we've really been thinking about this a lot, recognizing our members speak a variety of languages and we need to be able to communicate with them effectively in their preferred language. So our member-facing toolkit, which includes flyers, posters, social media graphics, and key messages, is available in nine languages. The community outreach that Health Care For All is doing, which will include TV, radio, print, and social media ad-buys, will also be in those languages. Grants to community-based organizations will include those focused on individuals who are immigrants or refugees. And we're also working on developing vlogs which will incorporate American Sign Language and offer live ASL translation during some of the webinars that we are doing and publishing online.

The renewal forms themselves that come in the blue envelopes will be mailed in either English or Spanish. They're also available in large print or Braille. And those renewal packages will include Babel notices, which is an insert that contains an insert in multiple languages, which states that the document that this insert was in contains key information, and any individuals who need support or a translation of the form can receive those free translation services by calling the customer service center.

MassHealth will also be publishing a list of CAC organizations who can speak different languages. And we're also working to host enrollment events with onsite translators as well. For individuals who speak ASL, MassHealth also offers on-demand VRI, which is like a video ASL support at the MassHealth Enrollment Centers as well.

If members complete their renewal but find they no longer qualify for MassHealth, you can also help them find other affordable coverage. Niki will talk a little bit more about what this means in terms of transitioning to the Connector. And members who are over 65 also may have other affordable options, such as enrolling in the Medicare Savings Program, the Frail Elder Waiver, the Program of All-Inclusive Care for the Elderly, or other programs.

We are also putting the finishing touches on the MassHealth Renewal Help Guide. I'm really excited about this resource. I think it will be so beneficial to folks in the community to CACs, Navigators, our own staff, honestly, which really just walks through in detail some of these key steps I've mentioned and really just gives you the information you need to answer member questions. This will be hopefully released at the end of this month.

You can also look at our renewal website for some of the toolkit resources ([Mass.gov/MassHealthrenew](https://mass.gov/MassHealthrenew)). We'll also be adding more to this website as the redeterminations effort goes forward. You can also help in other ways. You can sign up for our email list where we'll send information. You can attend trainings such as this one with MTF, and you can also become part of the CAC or Certified Application Counselor program as well. If you're interested in being in the CAC program, there's an email at the bottom where you can reach out.

With this, I will hand it off to Niki, and I think Niki wants to share her own slides as well. So I will hand that off, and we will come back to questions once Niki is done. Great. Thank you so much. Thanks, everyone. I just have a couple of slides to share, and oops, sorry, but that's just a couple of slides to share and then I'm happy to take questions with the group.

As Elizabeth mentioned, there are going to be some consumers who, after going through the renewal, find out that they no longer qualify for MassHealth coverage but may still be in need of getting health insurance coverage. So we really want to just remind everyone and as you're talking with people, just reinforce that the Health Connector is still an option.

There is a new Special Enrollment Period, or basically some modifications to our Special Enrollment Period that we want everyone to be aware of. And I think Elizabeth already covered some of this. But essentially, if somebody loses access to their MassHealth coverage, it is considered a qualifying life event and within our online application, it's going to trigger a special enrollment period. So usually, what this means is that someone, when there is a SEP, someone can enroll in or change health insurance outside of the Open Enrollment Period.

Now here's where we made a little bit of a modification. So beginning on April 1st, anyone who is going through the online application, so basically anyone who updates their application in HIX, and receives an SEP for any qualifying life event they report, they're going to have an extended period of time to enroll in Health Connector coverage. So that enrollment window is usually I believe 60 days. This is going to be extended until November of this year.

So with that, we want people to know about that because, again, as we said, losing MassHealth coverage is going to be a qualifying life event. But there are also other things that are going on in people's lives that could essentially be a qualifying life event. So their households itself, the makeup could have changed, someone's income could have gone up or down, the immigration status of

someone in the household could have changed as well, or someone could have moved to a different part of Massachusetts.

So all of these things, including others here, others that are listed, all of these things are events that would let somebody have a Special Enrollment Period. So some of the rules have stayed the same in that if someone has a life change, it's really important that they report it on their application within 30 days. And again, a lot of these life changes do result in qualifying for a Special Enrollment Period.

But as many of you know, if somebody is in a Special Enrollment Period and they are looking to effectuate their coverage, all payment and enrollment deadlines still apply.

So in the Health Connector world, the most important day of the month is the 23rd, which happens to be today.

So again, you know that any plan that somebody wants to enroll in needs to be selected by the 23rd. And if they need to make a payment, they need to make that payment by the 23rd.

So if you're thinking about the online application and you're wondering, okay, how is this going to look? Is this going to be a different experience?

So similar to other times you have been in the application, the SEP questionnaire is going to display and it's going to work exactly as it currently does. The only thing that's going to be different is that there's going to be that extended enrollment window.

And also when you're helping members, I really just want to just let you know that we are still going to mail any notices to people related to the special enrollment period that will, you know, business as usual. And we'll also request proof as we need to.

So a lot of this is business as usual except with that extended window to allow people to take that extra time if they need it to get into Health Connector coverage.

So really, that's all we have on the Health Connector side today. So happy to hand it back to Sue or Debbie.

I want to thank everybody for joining us today. Special thanks for Elizabeth and Niki for sharing the information and also Kara for helping answering the questions.

We wish everybody well and enjoy the rest of your day, and we hope to see you another one of our webinars coming up soon. Thank you. Bye bye.

