

## MassHealth Eligibility Flexibilities for COVID-19

*(All flexibilities are for the duration of the public health national emergency and through the month in which it ends)*

**June 2020**

In response to the current Coronavirus Disease 2019 (COVID-19) public health national emergency, MassHealth has implemented the following temporary changes in eligibility-related policies and processes to support the public health efforts to expedite access to necessary health care and maintain health care coverage for both new MassHealth applicants and existing members.

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### ***Summary of Eligibility Flexibilities***

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- ***Maintaining MassHealth Coverage:*** MassHealth will maintain coverage for all individuals who have MassHealth (Medicaid/CHIP) coverage, Children's Medical Security Plan (CMSP), or Health Safety Net (HSN) as of March 18, 2020, and for all individuals newly approved during the COVID-19 public health national emergency, and through the end of the month in which such national emergency period ends. **These individuals will not lose coverage or have a decrease in benefits during this time period except for limited circumstances discussed below.**
- ***Premium Hardship Waiver:*** MassHealth will approve all requests for financial hardship waiver of monthly premiums or an outstanding premium balance that resulted in the closure of MassHealth benefits. The waiver shall remain in effect for 12-months.
- ***Self-attestation for Eligibility Factors:*** MassHealth will accept self-attestation for all eligibility factors, except citizenship and immigration, from all individuals if we are unable to match electronically and documentation is not readily accessible to the individual.
- ***Hospital-Determined Presumptive Eligibility (HPE) for Elders Living in the Community:*** In addition to individuals under the age of 65, Hospital-Determined Presumptive Eligibility (HPE) will be available to elders (ages 65 and over) living in the community. Eligibility for HPE is based on the applicant's self-attested responses to a limited set of questions set forth in the HPE Application.
- ***One-time or Recurring Deductible Hardship Waiver:*** Individuals who have been assessed either a one-time or recurring deductible to establish eligibility for MassHealth may request a temporary waiver of the deductible due to financial hardship during the emergency period.
- ***90-day Retroactive Eligibility for Individuals Under the Age of 65:*** Individuals under the age of 65 who applied on or after March 1, 2020 can request that their coverage be retroactive up to 90-days. Individuals may request that their eligibility start date begin as early as the first day of the third calendar month before the month of application, but no earlier than March 1, 2020.

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### ***Maintaining MassHealth Coverage***

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MassHealth will maintain coverage for all individuals who have MassHealth (Medicaid/CHIP) coverage, Children’s Medical Security Plan (CMSP), or Health Safety Net (HSN) as of March 18, 2020, and for all individuals newly approved during the COVID-19 public health national emergency, and through the end of the month in which such national emergency period ends. **These individuals will not lose coverage or have a decrease in benefits during this time period.** Coverage will end only if an individual:

- requests termination of eligibility;
- is no longer a resident of Massachusetts; or
- is deceased.

For individuals who have received notices that their coverage is ending on or after March 18, 2020, no change in coverage will occur. These individuals do not have to send in paperwork to keep their coverage at this time. MassHealth will ensure their coverage does not terminate during this period.

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### ***Premium Hardship Waiver***

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MassHealth will approve all requests for financial hardship waiver of monthly premiums or an outstanding premium balance that resulted in the closure of MassHealth benefits. The waiver shall remain in effect for 12-months.

Individuals can request the hardship waiver either by:

- Contacting MassHealth Customer Service at (800) 841-2900
- Submitting the “[Application for Waiver or Reduction of MassHealth Premium](#)” to MassHealth
  - Fax: (857) 323-8300
  - Mail: MassHealth Customer Service  
Attn: Premium Billing  
P.O. Box 120049  
Boston, MA 02112

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### ***Self-attestation for Eligibility Factors***

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MassHealth will accept self-attestation for all eligibility factors, except citizenship and immigration, from all individuals if we are unable to match electronically and documentation is not readily accessible to the individual.

Standard application processes will be maintained meaning:

- MassHealth will still use electronic data matching to verify eligibility factors at time of application.
- Requests for Information (RFI/VC-1) will be generated when eligibility factors cannot be verified at time of application.

Long-term-care services – Nursing-facility, Home-and Community-Based Services (HCBS) Waivers, and Program for All-inclusive Care for Elderly (PACE):

- Self-attestation for clinical assessments will not be accepted at this time, except in the case an individual no longer requires acute hospital care, but requires an intermediate level of care before returning to the community.

Individuals can self-attest to Massachusetts Residency, Relationship, Income, Assets, Access to Health Insurance, Breast and Cervical Cancer/Treatment, or HIV by:

- Contacting MassHealth Customer Service at (800) 841-2900
- Submitting the [“Self-Attestation Form”](#) to MassHealth
  - Fax: (857) 323-8300
  - Mail: Commonwealth of Massachusetts  
Health Insurance Processing Center  
P.O. BOX 4405 Taunton, MA 02780

Individuals who wish to self-attest to injury, illness, or disability must contact Disability Evaluation Services (DES) at: (833) 517-0250, TTY: (866) 693-1390.

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***Hospital-Determined Presumptive Eligibility (HPE) for Elders Living in the Community***

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Qualified hospitals are permitted to make presumptive eligibility determinations for immediate, time-limited Medicaid/CHIP coverage using self-attested information from certain individuals who appear to be eligible for Medicaid coverage, and are under the age of 65, but are unable to complete a full Medicaid application at that time. Qualified hospitals may include both acute hospitals and psychiatric hospitals.

For the duration of the emergency period, MassHealth will also make Hospital-Determined Presumptive Eligibility (HPE) available to elders (ages 65 and over) living in the community. Eligibility for HPE is based on the applicant’s self-attested responses to a limited set of questions set forth in the HPE Application.

These include questions about:

- Household countable income is equal to or less than 100% FPL;
- Household countable assets are equal to or less than \$2000 for an individual/\$3000 for a married couple;

- Immigration status; and
- Massachusetts residency status.

HPE is not available for individuals applying for Home-and Community-Based Services (HCBS) Waivers, Program for All-inclusive Care for Elderly (PACE), or nursing-facility care. Those needing such services must apply using the 'Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2)'.

Individuals pending a complete application review for HCBS Waivers or PACE may qualify for HSN Presumptive Determination through a qualified hospital or Community Health Center for the interim period.

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***One-time and recurring deductible hardship waiver for Standard and CommonHealth***

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Individuals who have been assessed either a one-time or recurring deductible to establish eligibility for MassHealth may request a waiver of the deductible due to financial hardship during the emergency period.

Upon request, MassHealth will temporarily waive the individual's deductible -- this is the portion of health expenses that an individual is responsible for before Medicaid coverage begins -- and provide MassHealth Standard or CommonHealth coverage as appropriate. These benefits will be provided for the duration of the individual's six-month deductible period, or for the duration of the COVID-19 outbreak national emergency and for one month after the national emergency period ends, whichever is later.

After emergency period ends, cases will be redetermined and a new deductible will be calculated, if appropriate.

Individuals can request the hardship waiver by:

- Contacting MassHealth Customer Service at (800) 841-2900 TTY: (800) 497-4648
  - Member can self-attest to the representative/eligibility worker that they would like to request a waiver of the deductible. For the duration of the national emergency through the end of the month in which such national emergency period ends, MassHealth will accept self-attestation of hardship
- Submitting the "[Application for Temporary Hardship Waiver of MassHealth Income Deductible](#)" to MassHealth
  - Document Upload (HIX only): Members or Assisters on behalf of members (under the age of 65 and have an existing HIX account) may upload hardship waivers by using the document upload feature. Documents should be uploaded under the MassHealth - Temporary Hardship Waiver Application (THWA) dropdown.
  - Fax: (857) 323-8300
  - Mail: Commonwealth of Massachusetts

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

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***90-day Retroactive Eligibility for Individuals Under the Age of 65***

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Individuals under the age of 65 who applied on or after March 1, 2020 can request that their coverage be retroactive up to 90-days. Individuals may request that their eligibility start date begin as early as the first day of the third calendar month before the month of application, but no earlier than March 1, 2020. Individuals over the age of 65 can continue to request retroactive coverage as they do today.

Individuals may request retroactive eligibility by:

- Contacting MassHealth Customer Service at (800) 841-2900 TTY: (800) 497-4648
- Submitting a written request to MassHealth. Written requests should include a member's name, date, signature, and social security number or MassHealth ID number and indicate this is a MAGI Retroactive Eligibility request with the requested retroactive start date, or the number of retroactive eligibility days they are requesting.
  - Document Upload (HIX only): Assistors on behalf of members (under the age of 65 and have an existing HIX account) may upload retroactive eligibility requests by using the document upload feature. Documents should be uploaded under the MassHealth - Self-Attestation Form (SAF-CVD) and Retro Eligibility Request dropdown.
  - Mail: Commonwealth of Massachusetts  
Health Insurance Processing Center  
P.O. BOX 4405 Taunton, MA 02780
  - Fax: (857) 323-8300

MassHealth will not apply retroactive coverage to a member's MassHealth ACO/MCO Health Plan.