

# Preparing for MassHealth renewals



**Act now.  
Stay covered.**

Executive Office of Health and Human Services

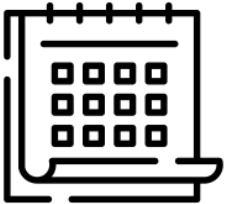
## *Today, we will:*

- ✓ Explain what a MassHealth renewal is
- ✓ Discuss why renewals are especially important this year (2023 – 2024)
- ✓ Share how you can prepare right now for upcoming MassHealth renewals
- ✓ Prepare you for what you need to do if you get your renewal form in the mail
- ✓ Tell you about resources available to you to help you complete your renewal

# What is a MassHealth renewal?



- Federal law requires MassHealth to regularly **check whether members are still eligible for MassHealth**. This ‘check’ is called a “renewal” (also sometimes called an “annual review”)



- Renewals need to occur every year

- Members get their **renewal forms in the mail**

- Renewals occur at the household level, and are sent to the Head of Household
- Some members may be automatically renewed. This means that MassHealth will automatically process a member’s renewal by matching their information against state and federal data. In this case, MassHealth does not need any new information and no action is needed.
- If MassHealth does not have enough information to automatically renew a member, members will need to report new information. They will get a renewal form in a blue envelope. If members do not reply, their coverage may end



# Why are we talking about renewals this year?



- At the beginning of the COVID-19 public health emergency (PHE), the federal government implemented **continuous coverage** requirements
- In response to these requirements, **MassHealth put protections in place in February 2020 that prevented members' MassHealth coverage from ending.**
- The federal government ended these continuous coverage requirements on April 1, 2023. **MassHealth has returned to our standard annual eligibility renewal processes**
- **All members will be renewed by MassHealth** to ensure they still qualify for their current benefit. Some members will be automatically renewed (see next page for more details).
- These **renewals are taking place over 12 months**, from April 2023 – 2024. This means that **members could get their renewal forms in the mail at any time during this 1-year period**

# A note on automatic renewals



- Whenever possible, MassHealth will attempt to automatically process renewals through multiple avenues
  
- If you belong in one of the following categories, you may be automatically renewed in the April 2023-April 2024 redeterminations cycle:
  - You receive **SSI through the U.S. Social Security Administration** because you are 65 and older and have limited income/resources
  - You receive **SSI through the U.S. Social Security Administration** because you are disabled and have limited income/resources
  - You receive **TANF (Temporary Assistance of Needy Families) through DTA**
  - You are currently or formerly in the custody of the **Department of Children & Families (DCF)**
  - You are a child or youth in custody of the **Department of Youth Services (DYS)**
  
- **However, if you receive a blue envelope with a renewal notice, or any other mail with a call to action from MassHealth, you must respond**

- As of April 1, 2023, **updating your MassHealth** account with new eligibility information (i.e., income) **may cause the benefits for your household to stay the same, increase, decrease, or end**
- Generally, you can call MassHealth at 800-841-2900 (TDD/TTY: 711) to update your contact information without impacting their eligibility\*

\*In some instances, such as when a member has recently turned 19, eligibility may be impacted when contact information is updated. If members have any questions or would like more information, they can call MassHealth Customer Service at 800-841-2900 (TDD/TTY: 711).

# What you can do now to prepare for renewals



## 1 Call MassHealth to update your contact information.

- **It is important that you update their contact information** so MassHealth can reach you when it is time for your renewal
- To update your address, phone, or email address, **you should call MassHealth Customer Service at (800)-841-2900, TDD/TTY: 711\***

## 2 Read all mail that could be from MassHealth.

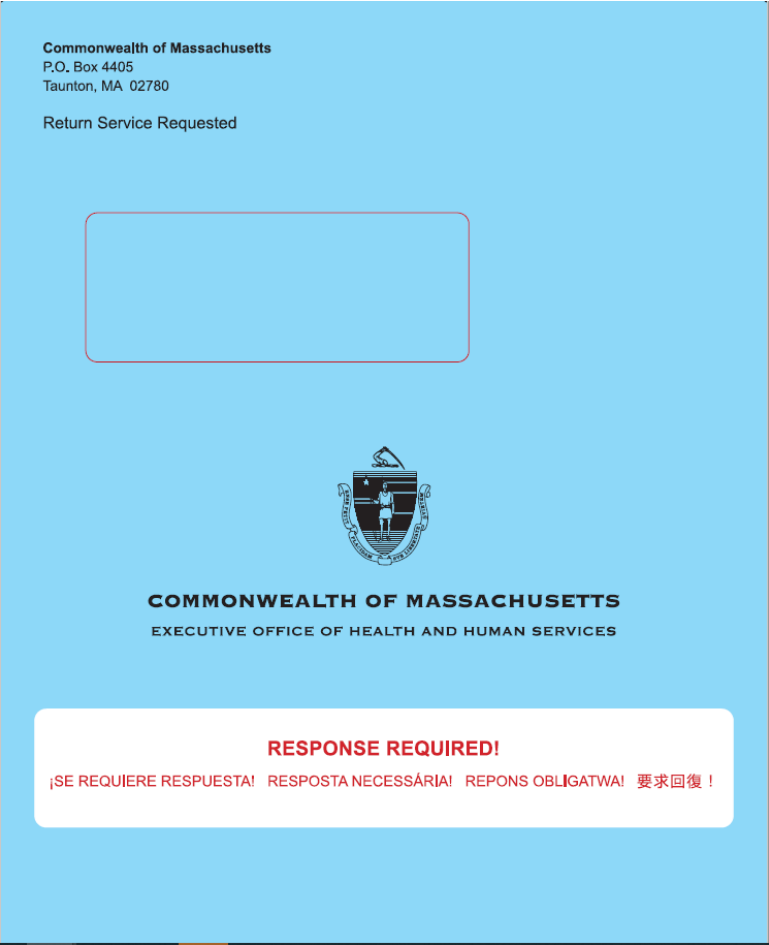
MassHealth will mail you information about your health benefit that may require you to take action to keep your current coverage. **Look out for a blue envelope** in the mail and make note of the important deadlines. Note that other important MassHealth notices (apart from the renewal itself) will arrive in a white envelope. **You may need to take action on these notices as well.**



Note that **the Head of Household (HOH)** can update MassHealth information on behalf of the entire household. Individual household members may update information that is applicable to themselves only.

\*In some instances, such as when a member has recently turned 19, eligibility may be impacted when contact information is updated. If you have any questions or would like more information, you can call MassHealth Customer Service at 800-841-2900 (TDD/TTY: 711).

# After updating your information, watch out for the blue envelope and all other mail that could be from MassHealth!



Watch for an **auto-renewal notice** (which you may get instead of a blue envelope if they are automatically renewed) and **any other mail that could be from MassHealth**, such as Requests for Information or Verification (arrive in white envelopes)



# More details: how to complete your renewal



## Options for members under 65 years old

1. Go online to [www.mahix.org/individual](http://www.mahix.org/individual) (or the individualized link provided in the notice in the blue envelope) **[Easiest way!]\***
2. Complete the application and mail it back to *Health Insurance Processing Center, PO Box 4405, Taunton, MA 02780* or fax it to 1-857-323-8300
3. Call the MassHealth Customer Service center at (800) 841-2900, TDD/TTY: 711
4. Schedule an appointment with a MassHealth representative. Use our online scheduling tool at: [www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative](http://www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative)

## Options for members over 65 years old residing in the community and of any age receiving nursing facility care or in HCBS waivers

1. If your renewal notice has an eSubmission number, you can submit your renewal online via document upload or fillable form at <https://mhesubmission.ehs.mass.gov/esb> **[Easiest way!]**
2. Complete the application and mail it back to *MassHealth Enrollment Center, PO Box 290794, Charlestown, MA 02129* or fax it to 1-617-887-8799
3. Call the MassHealth Customer Service center at (800) 841-2900, TDD/TTY: 711
4. Schedule an appointment with a MassHealth representative. Use our online scheduling tool at: [www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative](http://www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative)



Note that you will have **45 calendar days** to fill it out and send it back to MassHealth

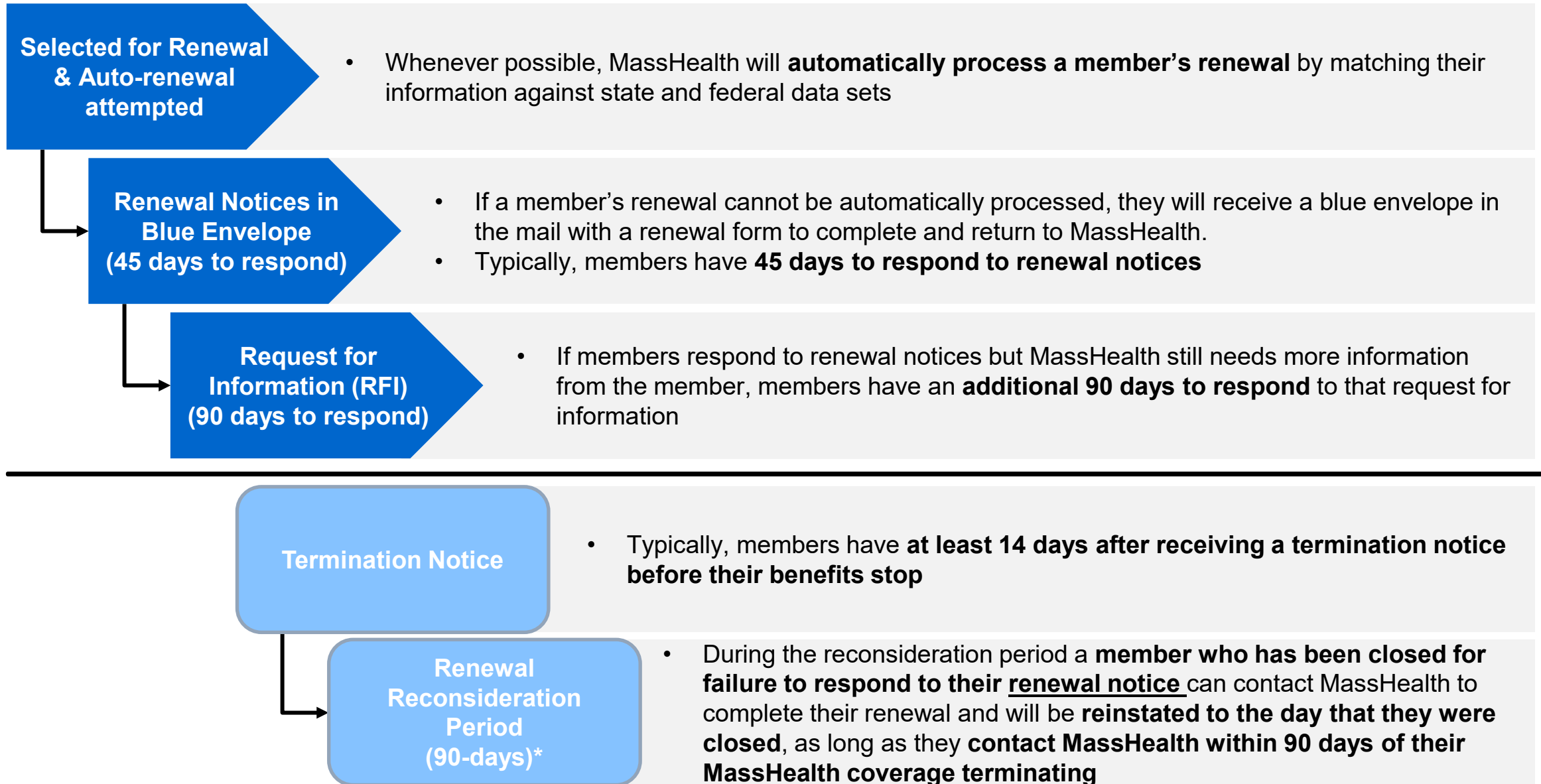
\*If you have eligibility for MassHealth through another program, such as Social Security Insurance (SSI), you will not be able to create an MA Login Account.

# Resources exist to help you with your renewal



RESOURCE	DESCRIPTION
<p>1 MassHealth Enrollment Centers (MECs)</p>	<ul style="list-style-type: none"><li>▪ MassHealth Enrollment Centers (MECs) provide members with <b>phone, virtual, or in-person assistance</b> with their applications from MassHealth staff</li><li>▪ We recommend that members <b>schedule an appointment</b> ahead of time at <a href="http://www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative">www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative</a>. Appointments can be via phone, virtual, or in-person</li><li>▪ There are <b>7 MECs across the State</b> – find your nearest one online at <a href="https://www.mass.gov/service-details/masshealth-enrollment-centers-mecs">https://www.mass.gov/service-details/masshealth-enrollment-centers-mecs</a></li></ul>
<p>2 Certified Application Counselors or Navigators</p>	<ul style="list-style-type: none"><li>▪ Certified Application Counselors (CACs) and Navigators are a community-based resource <b>to help members apply for and renew health insurance benefits</b>. They are trained by MassHealth but are not MassHealth staff</li><li>▪ People who need help to keep their MassHealth coverage and people who are no longer eligible for MassHealth can get help from CACs and Navigators</li><li>▪ Help from CACs and Navigators is <b>free but may require an appointment</b>. You can also go online to find their nearest organization at <a href="https://my.mahealthconnector.org/enrollment-assisters">https://my.mahealthconnector.org/enrollment-assisters</a></li></ul>
<p>3 MassHealth Customer Service Center</p>	<ul style="list-style-type: none"><li>▪ If you have questions about your MassHealth renewal, you can call the MassHealth Customer Service center.</li><li>▪ <b>Phone number: (800) 841-2900; TDD/TTY: 711</b></li><li>▪ Hours: Monday-Friday 8am-5pm. Assistance is available in English, Spanish, Portuguese, Mandarin, Vietnamese, Arabic, Haitian Creole, and members may request a translator for any other language.</li></ul>

# More details: overview of member renewal timelines



\*The 90-day renewal reconsideration period only applies for failure to respond to a renewal notice but DOES NOT apply for failure to respond to RFIs, verifications, or other types of notices.

## **More details: Any member can choose to initiate a redetermination before receiving a blue envelope**



- **If you choose to initiate a redetermination by providing updated eligibility information, your coverage may stay the same, increase, decrease, or end**
- **Any member can elect to be redetermined at any time (e.g., before receiving a blue envelope) by providing MassHealth with updated eligibility information**
  - Choosing to be redetermined before receiving a blue envelope will reset your renewal 'clock', meaning that your next renewal will be due 12 months from the date you are redetermined
- **Any MassHealth member can update their contact information by calling MassHealth**
  - Updating your contact information is critical to ensure that MassHealth can reach you when it is your time to renew
  - Generally, members can call MassHealth at 800-841-2900 (TDD/TTY: 711) to update their contact information without impacting their eligibility\*

\*In some instances, such as when a member has recently turned 19, eligibility may be impacted when contact information is updated. If you have any questions or would like more information, you can call MassHealth Customer Service at 800-841-2900 (TDD/TTY: 711).

# More details: Language and translation supports



## Outreach in various languages

- **The redetermination member-facing toolkit (including flyers, posters, and key messaging) is available in 9 languages** - English, Spanish, Portuguese, Haitian Creole, Vietnamese, Khmer, Chinese, Arabic, Cape Verdean Creole
- Community outreach through HCFA will include **local language television & radio stations**
- Grants to community-based organizations (CBOs) will include those **focused on immigrants & refugees**
- MassHealth **published vlogs incorporating ASL** and **offers live ASL translation** during redetermination webinars that are recorded and published online
- MassHealth sends **a text message and email to members notifying them when their renewal notice is sent**; these messages go out in the 9 languages that are listed above.

## Translation services

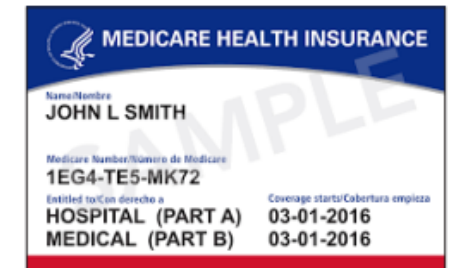
- Renewal forms will be mailed in English or Spanish and are available in **large print or Braille**.
- For members who require translation of forms, **members can receive free translation services by calling the Customer Service Center at (800) 841-2900; TDD/TTY: 711**

## Support resources offering various languages

- The contact center has representatives who speak English, Spanish, and Haitian Creole, and **access to a language line where an interpreter will join the call**. Interpreter services are available in Portuguese, Mandarin, Vietnamese, and Arabic. Members may also request a translator for any other language.
- MassHealth will publish a **list of CAC organizations who speak foreign languages**
- During the upcoming redeterminations, **MassHealth will host enrollment events with on-site translators**
- For individuals who speak ASL, MassHealth **offers on-demand VRI in-person at the MassHealth Enrollment Centers**

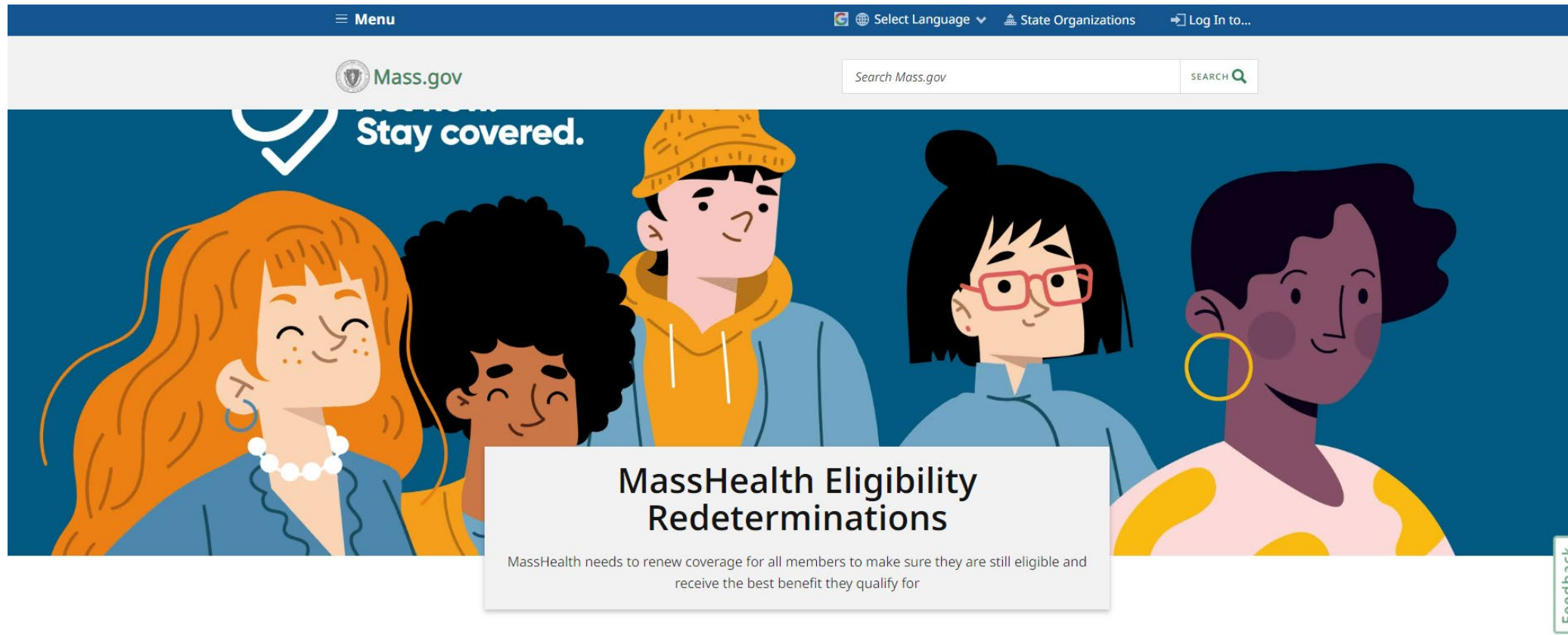
# If you no longer qualify for MassHealth, you can still find affordable coverage

- **Even if you think that you are likely no longer eligible for MassHealth, you should still complete your renewal form** because it will help MassHealth determine other affordable healthcare options for you
- For members under 65, affordable plan options are available through the **MA Health Connector**
  - Members can visit <https://www.mahealthconnector.org/> or call Customer Service at 1-877- MA ENROLL (1-877-623-7773) to learn more or enroll in a plan
  - **Losing MassHealth coverage is a Qualifying Life Event (QLE)**, which allows members to enroll in a plan through the Health Connector outside of the regular Open Enrollment Period
- For members over 65, other affordable options are available
  - **Individuals who do not qualify for Medicare may be eligible for Connector coverage. For those eligible for Medicare, loss of MassHealth is a Special Enrollment Period (SEP)** that allows individuals to enroll in Medicare outside of standard enrollment periods
  - Members who lost MassHealth because they lost Social Security Income (SSI) due to certain conditions may be able to re-apply
  - If members are no longer eligible for MassHealth, **they may qualify for the Medicare Savings Program (MSP)** (sometimes known as “MassHealth Buy-in”), which is a federally funded program that pays for some or all of Medicare recipient’s premiums, deductibles, co-payments, and co-insurance
  - Other programs that members may qualify for include: the **Frail Elder Waiver (FEW)**, the **Program of All Inclusive Care for the Elderly (PACE)**, **Prescription Advantage**, and other programs / services run through Aging Services Access Points (ASAPs)





For more information, visit our renewal website



[mass.gov/masshealthrenew](https://mass.gov/masshealthrenew)

# Final tips and reminders



- 1 If you are under 65, the **fastest and easiest way** to renew your coverage is online using your MA Login Account at [www.mahix.org/individual](http://www.mahix.org/individual).
- 2 If you are over 65 or in a nursing facility or HCBS waiver, **you can find information about the best way to renew your coverage** by visiting [www.mass.gov/masshealthSACA](http://www.mass.gov/masshealthSACA)
- 3 **Remember to call MassHealth if you need to update your contact information**
- 4 Due to the large number of renewals that need to be done this year, you may have **longer than usual hold times** at the Customer Service Center
- 5 You may not get your renewal forms right away – **be on the lookout from now until April 2024**
- 6 Please use the resources available to help you (the MECs, the Customer Service center, CACs / Navigators). **MassHealth is here to help you and wants to make sure you keep the best coverage you qualify for**