

March 23, 2023

MassHealth renewals

>> thank you. Hi everybody. Great to see you. Thanks for joining us. My name is Madi, deputy director of the parent, child, and family policy team here at MassHealth. Before we jump into the presentation, a few housekeeping items. I'm joined by colleagues, who will help to answer questions or zoom functionality issues in the chat. And we can answer some questions in the chat, others we'll try our best to answer live and have a Q & A section at the end of the presentation. And some questions we may have to take back and get back to you. We'll try our best. We are recording this. And we'll post it on the website, don't worry about taking notes, we'll have all the information in this recording posted online. Okay. I'm going to get started. Next slide.

So, today we'll talk about what is a MassHealth renewal. Why is it important, particularly now and what you can do to support MassHealth members in understanding how to complete renewals. This is a part of a comprehensive approach to communicate about renewals. We know kids and families have a spectrum of needs and we have additional resources and supports for populations, refugees, members with experiencing homelessness and members with disability and have considerations for renewal and like to encourage folks to check out resources should you have more specific questions about various considerations for those special populations. All of the recordings, we are doing webinars and materials, will be on the website, which we'll show you on a slide later in the presentation. Next slide please.

So, the information we present today is for folks who are working in the community. Or members -- anybody interacting with folks who are enrolled in MassHealth. We call MassHealth members. We are laser-focused here at MassHealth to do everything we can to keep eligible members enrolled. It is all-hands on deck effort, and we appreciate you joining today and be willing to support this effort. Our intention and this webinar to give helpful tips to join us to support members who are eligible to stay on MassHealth and members who are no longer eligible to get connected to other affordable options.

We are not expecting you to be experts, I'm not an eligibility expert. It is complicated and if we can't answer the question, we'll take them back to make sure we answer them. This webinar is -- give basic assistance on how the process will help and direct folks towards our existing resources. A bit of a legal disclaimer, keep in mind, being involved in the process is not imply you have access to a member's private health information, that's protected, of course. Like all health information. And shouldn't be distributed

unless authorized to do so. And the right to access MassHealth member information is reserved for officially-designated by the member, folks that are authorized by the member, certain MassHealth employees and roles we'll talk about later. CACs, certified assistance counselors or navigators. There is work and an important role to be engaged in this and have a meaningful role in impacting the members in the renewal process. Next slide.

What is a MassHealth renewal? Our goal is to help demystify this. In general, the federal government requires everyone on Medicaid, known as MassHealth, to renew or checked every year to make sure individuals are still eligible for MassHealth. And this is called auto-renewal. Sometimes called an annual review, this year is special, we call redeterminations. All of those have similar meanings.

It is a process that happens by mail. The renewal information is sent by mail at the household level. Children 18 or younger are considered to be part of a family household. Parent or guardian is considered the head of the household and must apply on the child's behalf. Children -- when turned 19, being an adult and children may need to apply. We have more details in the renewal guide. A heads up, turning 19 or 20, those may need special attention through the process. They could be considered part of a family household, depending on whether they are included as a dependent in the family tax filing and take any questions from that.

Some members may be automatically renewed. It means we'll be matching behind the scenes their information against state and federal data. And if we are able to, we have sufficient information and the data match, they could be auto-renewed. We'll speak to that process in a few slides. For folks not automatically renewed, they will receive a blue envelope, we'll show you in a few slides. Next slide please.

So, why is this year special. With everything, the pandemic changed it all. People in Medicaid or MassHealth here, have had continuous coverage since February of 2020 as a result of the protections the federal government put in place due to the public health emergency. We have been protecting MassHealth's members eligibility starting April 1, eight days away, federal government ends continuous coverage requirements. We'll start the online or renewal process. This will be the first time that members are at risk to lose coverage in the last three years.

All members will go through the renewal process. Really importantly, this is going to happen over a year. So, members can get renewal forms anytime over the next 12 months. Next slide please.

So, a few notes on automatic renewals. We are doing what we can behind the scenes to auto-renew when possible. There are many members, some members who have MassHealth eligibility through another avenue. Some of which are listed here. So, members who are receiving SSI because they are disabled or have limited resources, members with tant, children in DCF custody, they are all automatically

eligible for MassHealth. And children in DCF custody until 18, children previous in custody, but adopted, are eligible until they turn 22. And former foster youth, children previously in DCF custody and not adopted continue to be automatically eligible until they turn 26.

If a child ages out of the automatic eligibility, they will receive mail from MassHealth indicating next steps. Children and youth in the custody of DYS will be renewed. Some members, who may fall into the category, still may receive a blue envelope with a renewal notice and we ask that they respond.

Next slide please. So, how can you help? So, there are two ways you can help members stay covered. Part one, help members prepare for renewals and we'll go into detail about what it will look like and while waiting for the renewals to arrive in the mail, there are steps that you can take to help support members, update their information. And part two, help members understand how to complete the renewals in the different pathways for that. We'll go into more detail. Next slide please.

So, part one. How to help MassHealth members prepare for renewals. So, first part of this, if they have moved in the past few years, if they have any household changes, it is really important they update that, and we'll go over how to do that. So, we have the most updated information. Also, important to remind folks to read all mail that could be from MassHealth. We talk a lot about the blue envelope, there will be other pieces of mail potentially in addition to the blue envelope. Looking out for the blue envelope, and other mail from MassHealth.

And then encourage folks to come to you for support, if needed. If you have -- work in a place where there are opportunities to post flyers, we encourage you to do that. Phase two toolkit coming live and on the website with resources that can help you post things in your spaces. And lastly, if you have any member-facing communications, would love for you to include information on this process and any of your communications. Again, we have resources on that and talking points if that would be helpful. Next slide please.

So, how to help members update their information? For members under 65, the easiest way we encourage, if they can, update their changes online at this website. Through MassHealth log-in account. And can help them create an account if they don't have one. They can call the MassHealth customer service. They can also work with a certified application counselor, or CAC, or navigator, online to update information.

And the head of household can update the information that's an important part of this. Next slide please. This is the blue envelope. Members will receive. And also, we would encourage folks to let members know they could be receiving white envelopes that have auto-renewal notice and other mail, including request for information, or other verifications needed we may need more information and they won't show up in the blue envelope, they will be in a white envelope. Next slide.

So, part two. Once members receive their renewal information, how can you help? First, if someone doesn't -- can't read or has challenges reading, help them read through it, sit down next to them and help them work through it. And help translate language as necessary. We'll have forms in multiple languages. And get concrete about how they are going to complete their renewal and submit. There are various ways to do that. Online, you can do it on the phone, you can do that on paper and snail mail. And so, working with members to figure out which option is best for them. Lastly, we have a lot of existing resources. If a member has questions or you have questions you can't answer, we ask that you please connect them to one of the resources, which we'll go into detail in a few slides. MassHealth enrollment centers, CACs and the customer service center. Next slide.

So, timeline. Lots of information here and we'll post it. You don't need to remember each deadline. We'll give you -- be aware of the timelines. So, part one, we're going to auto-renew when possible. If we can't, we'll send a blue envelope. With the renewal information. And typically, members have 45 days to respond to the renewal notice. If a member sends it in, the renewal materials, but we don't have everything we need, we'll send a request for more information and then they will have an additional 90 days to respond to that RFI. If for some reason, we have looked at your coverage and it doesn't look like the member is eligible, we'll send a termination notice. Typically, members have 14 days after receiving the notice before their benefits stop. And if you -- if a member is terminated because they didn't respond, you can contact MassHealth within 90 days and we can -- a period of reconsideration. We can reinstate to the day they are closed as long as they contact MassHealth within the 90 days. Next slide please.

So, how to complete the renewal? Similar to how to update information. You can go to this website for individuals to provide the information needed. There's an individualized link in the blue envelope. This is the easiest way, which we encourage members to do if possible. You can mail it back. And there is the return mailing address, which will be included in the blue envelope. And you can do it on the phone through MassHealth customer service center. And then you can also schedule an appointment. Through an online scheduling tool and we'll go into more information. I focus on members under 65 years old because this is a kids and family webinar, we have details over 65 and look them over in the slides if you are interested.

Next slide please. Here's an overview of the three really important resources that we have to support our members in the process. The first is the called the MECs, MassHealth enrollment centers. Provide members with support on the phone, virtual, or in person. We strongly encourage members to schedule an appointment ahead of time. And there are six in the state and more information online about those. Part two, resource two, CACs, certified application counselors or navigators. Community-based resources to help members. And people who need help to keep their MassHealth coverage. Help folks who

are no longer eligible for MassHealth. And connect with resources. They require an appointment, they are free, they are voluntary roles and a website to connect folks to CACs or navigators. Lastly, the MassHealth customer service center is a great resource. And more information here.

Next slide please. So, we have a robust outreach plan to spread awareness of ongoing redeterminations and it will happen in nine languages. We are working closely with community organizations, healthcare for all on outreach, and we'll be having local language television and radio ads coming on live. We'll have translation services for the renewal process. Renewal forms are mailed in English or Spanish, also available in braille. And we will have translation services through the customer service center. And lastly, we'll have additional supports for folks through the CACs to help move through the process if English is not their native language. Next.

We are working closely with health plan to ensure they have resources they need to outreach. Toolkit, assistance to validate member contact information and providing consistent data exchange. Each week sending to plans and community partners to support outreach inbound and outbound for a streamline plan for plans to connect to members to ensure they have all the information they need.

Next slide please. So, if a member goes through the process and is no longer eligible for MassHealth, we want to make sure they still have insurance. Here in Massachusetts, for people under 65, we have options available through the MassHealth connector. We work closely with the connector. If someone is not eligible for MassHealth, we support folks who are not eligible and will be caught in the connector. As note, you know, people are familiar with health insurance, you can usually only enroll at certain times of year. Because losing MassHealth coverage is a qualifying life event, it will allow members to enroll in the connector outside of the open enrollment plan. More information over 65. Next slide.

Okay. This is a kids and family webinar; we want to highlight a few special considerations. And outreach avenues for kids and families. Next slide please. So, schools. We know schools are a system that all kids touch. We are partnering and partnership with the department of education to ensure schools have the information they need to support families and understanding the redetermination process. So, ways the schools can -- I don't know if we have folks from the schools on the webinar, email information about redeterminations -- redeterminations, listservs, sending information home in backpacks. Posting flyers. In places that kids visit, such as drove-off and pickup areas and robo calls to families. We know they are effective for covid and encountering school -- encouraging schools to use them for this process as well. Next slide.

Premium and assistance. MassHealth members and families may be required to pay a premium for the MassHealth coverage if their income is above 150%. Didn't the emergency, MassHealth didn't raise premiums and didn't close cases due to failure premiums. Disability status doesn't exempt them from

premium requirements. Typically, they are reduced with a decrease in income and may increase if a member reports an increase in income. In May, MassHealth will resume the normal premium processes.

That means that MassHealth members may be closed for failure to pay premiums. Premiums will be adjusted depending on whether the family income changed over the last three years and members will receive 60-day notice regarding the premium changes. Second part, members with access to employee -- employer-sponsored insurance are required to enroll and maintain coverage. MassHealth may offer help to pay the premium, we call it premium assistance program. This will be important because if you are in the premium assistance program, you may receive additional mail for you to complete regarding the premium assistance. That's annual review process. Important to look out for that mail as well.

And next slide please. Children with disabilities. Again, not an eligibility expert and these are very complex disability processes. We really want to highlight high-level overview of the ways in which disability is determined for MassHealth. So, two prongs. High level to disability determination. On the left, a pathway for disability determination through social security administration or the mass commission for the blind. This includes SSI and SSDI. Children who are receiving SSI on the basis of disability, will mostly be automatically renewed if they continue to receive SSI benefits. And there's more information there that you can read through and happy to answer questions if you have any. On the right, a disability evaluation service pathway, including members who completed a disability supplement when they first got MassHealth. So, if the child's disability is determined through the state disability evaluation services, des, the disability evaluation may need to be updated at the time of the MassHealth renewal. This is dependent on the member's individual case and renewal timing.

If the disability evaluation is updated, member will receive a notification in the mail. It will follow annual process, that is different from this renewal process. We'll make every attempt we can to renew the eligibility automatically so that -- as much as possible. If we are unable to, we'll send information regarding disability in addition to the financial eligibility. One of the take-home messages, if a child with a disability, they will receive additional mail to the blue envelope. The blue envelope is financial eligibility. Next slide please.

Lastly, this effort is not -- it is adjacent in the spirit of being comprehensive and ensuring members receive the full array of benefits. We want to highlight the process for self-reporting, pregnant and post-partum members. We now have 12 month of continuous coverage post-partum, we want to ensure members have access to that and the only way to do that if members self-report their pregnancy status to MassHealth. Currently there are a few options. They will look familiar to updating your information for your address and other ways we need other information updated. Similar avenues for reporting that you are pregnant. You can call the customer service to update pregnancy status. You can log into the member portal

to self-report. You can get support in person to update pregnancy status in the self-enrollment centers. Next slide.

Okay. Few more slides. Renewal guide should be coming live any day now. This is a very detailed guide that will answer a lot of the questions, we hope. And this will be posted on the website and hopefully a great resource for members. Next slide. This is our website. This is where we'll put all of the resources, including the webinar recordings, renewal guide. Everything about renewals will be on the website.

Next slide please. If you can't get enough of getting this information, there are opportunities to continue to hear about redetermination. You can sign up for a listserv. You can join the MassHealth care training form, to attend trainings and hear about them. Information on how to join here on the slide. And you can become part of the program -- CAC program, they help people apply for health insurance benefits, enroll in plans, maintain health insurance coverage, it is a jointly-administered program between MassHealth and the Massachusetts health connector. It is a voluntary program. No one pays for the help they receive from a CAC. Individuals do not need a CAC to apply or receive benefits. CACs help people apply. Importantly, individuals alone cannot become CACs. Your organization must partner with MassHealth and there are training and more information on the CAC program online if interested -- your organization to sign up to become a CAC. Next slide.

Okay. Summary, here are final tips and reminders. Point one, point people to the website when possible, to update their information to renew their coverage. On the easiest way is online. And point three, remind members to tell MassHealth if they have new or changed jobs or income. Essential for address change to ensure they get the blue envelope. And all the changes can be updated online or through the other avenues we talked about. We do expect that the customer service center will have longer than usual hold times. We ask for patience and that's why we are directing people to the website, if possible. They can avoid the longer wait time to the customer service center. We want to emphasize this is happening over 12 months. If you don't -- they will not all come out in April of 2023. You may get a blue envelope at any point in the next 12 months, which we know is hard to manage anxiety about it. Hopefully, that message will be helpful for folks that don't immediately receive the envelope, it will come over the next 12 months and we encourage, a lot of existing resources that are available to members, we appreciate if you can help support -- pointing them in that direction to get extra support, if needed. And we just want to express our deep gratitude to all of you for being partners with us. It will take a lot of folks to make sure that MassHealth members who are eligible continue to stay covered and we appreciate your partnership and interest in this.