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Helping MassHealth members with their renewals

>> Hi everybody. Good afternoon. Thanks for joining us. My name is Emily cooper, I work on issues related to housing and homelessness at MassHealth, which is the state Medicaid agency. And I appreciate you spending this next hour with us to learn about MassHealth and how you can help people on MassHealth, who we call members, with their renewals. We are going to go through some information. And then have some time for questions at the end. If you have questions as we go, you can put them in the chat, and we'll get to them during that section. If you have technical issues or anything related to the Zoom function itself, please go ahead and put that in the chat as well. And we have lots and lots of people behind the scenes who will be answering those and trying to problem-solve.

So, I'm going to get started here. If you can move to the next slide, please. First, I'll say we are recording this. And I know someone will say where is the PowerPoint, how do I get a copy, we'll post this online. It will take a little bit of time after we finish today. Don't worry about scribbling madly, this information will all be publicly available. Today we're going to talk about what is a MassHealth renewal, why it is important, particularly now. What you might be able to do to help somebody on MassHealth in preparing for how to complete their renewals. And this particular call is specific to organizations who are working with people who might be experiencing homelessness. That may be part of a homeless family or an individual experiencing homelessness. We'll flag things as we go through that may be unique or special

considerations for those individuals and families.

Next slide please. So, the information we are presenting today is for you all who we assume are working in the community and interacting with people who are enrolled in MassHealth, which again, we call MassHealth members. We are trying to give you some helpful tips. We're not expecting you to be experts in MassHealth. This may be your first time to being on a MassHealth webinar. This is going to cover basic assistance. We'll give you what are the important deadlines, what will happen, how will it work. Then also places to send people who need more assistance.

Keep in mind, information about your healthcare, as it is for you, MassHealth information is private information. And you should not access that information without the proper authorities in place. So, this private health information is protected, like your health information is, you shouldn't be distributing that internally or externally, unless the member gives authorization to do so. The right to access or update a MassHealth's member information is also reserved officially for certain MassHealth employees, people who have been designated by the member as their representative, or things that we're going to talk about later called CACs. Certified assistance counselors and navigators. However, even if you are not any of those, you can still be helpful. That's what we'll talk about today. How you can have an impact on making sure that people on MassHealth keep continue to get that MassHealth services, which include, things like really necessary healthcare, but many of you also provide services to individuals and families experiencing homelessness, such as the community support program for chronically homeless individuals, sometimes referred to as CSPECH. You should know that is MassHealth-funded and we'd like people to continue to receive the services, they need to

continue to be on MassHealth. Next slide.

What is a MassHealth renewal? So, in general, the federal government requires everybody on Medicaid, that's what MassHealth is here in Massachusetts, to basically renew or to be checked every year to make sure they are still eligible for MassHealth. This check is called a renewal. Sometimes called an annual renewal. Those who work in the housing industry know it is something similar that we do in housing where we check every year to recertify that the person is still eligible. Very similar, but this time it is MassHealth. They need to occur every year. The renewal process will take place by mail. They are sent renewal information, it is sent by mail at the household level, sent to the head of the household that we have on file here at MassHealth.

We're going to talk about that. Don't worry, I know you have lots of questions. Mail, how will it work? Head of household. And some members may be automatically renewed. This means we're going to be behind the scenes doing what we can to match information, so the person doesn't have to do any additional paperwork. But in most cases, where we can't do that matching automatically, we will reach out via mail to a member and say, we need more information. And they will get a bill blue envelope. If you don't get that big blue envelope -- excuse me, if you get that big blue envelope and do nothing, you may lose your MassHealth coverage. That's big, a lot of information there, and it is a little scary. We'll dive in deeper here so we can demystify it a bit. Next slide.

Why are we suddenly talking about this? People have been on MassHealth, Medicaid for years. We have never had this webinar like this before, you never heard about a big blue envelope and why is this an issue now? As with everything, the pandemic changed it all. So, at

the beginning of the pandemic, the federal government said there's a public health emergency, so you do not have to do that annual renewal. In fact, people on Medicaid, on MassHealth, can have continuous coverage. So, people have been on MassHealth, their coverage didn't end since February of 2020. On April 1, 2023, just a few days from now, all states in the nation have been told they need to start the process again for people to renew their MassHealth coverage. We'll return to the standard annual eligibility renewal process. Sometimes you may hear this called redetermination.

So, starting April 1st, all members, who are on MassHealth that will be checking to make sure they still qualify for MassHealth. It is not going to all happen on April 1, that would be a very cruel April fool's joke. It happens over a whole period of a year from April 2023 to 2024, 12 months. A person could get mailing and renewal forms anytime within that year. Again, if you think about it like housing, which I know some of you are in housing, people's leases are renewed at different times of the year, they are recertified by housing agencies at different times, their anniversary date is different, same with MassHealth. This will flow out at different times of the year. Next slide please.

If everything I said right now has sounded to you like Charlie Brown's parents, I want you to perk up and listen to this slide. I think it is really important. So, as I mentioned, we are doing what we can do behind the scenes to make sure that people are automatically renewed. And there's a whole group of people, we call them referred eligible members, there's a group of people who get Medicaid, get MassHealth, because they applied for something else. So, they applied and got SSI because they are 65 and older, for example. Or they applied and got SSI because they are disabled and have limited income. Or they got TANF, temporary assistance

for needy families through DTA. Or getting the EAEDC through DTA, or members or in custody with DCF, department of children and families, or department of youth services. All of the folks got their MassHealth through a different door. And as a result, they may not have to do a lot of the paperwork. They will most likely not get a blue envelope and their coverage will be all set because it goes through the different door.

It is possible in a few instances they may get a blue envelope or a white envelope just saying, we need a little something, they should respond, but in general, people who gotten MassHealth through the other doorways, will most likely not get an envelope and not have to go through this process. I just want to flag that because I know, as you know, many people that you work with who experience homelessness receive the services, receive the benefits, like SSI, like EAEDC and TANF and got their MassHealth through the doorway. I don't want you to say, they never got their big blue envelope. Maybe they are all set and just being taken care of through a different pathway.

Next slide please. We are going to talk about how you can help. There's really two ways. One, help them prepare to say, this is coming. And what do we need to do. As I said, it will take a year and so they may not get their big blue envelope until October and what can you do between now and then. Once they get their information, what do they do with it? And that could be you're sitting next to them, reading it and dog instruction on the form or maybe call up this MassHealth eligibility person and say we need help. Next slide please.

So, the first thing in the middle of the slide is posting information. Many of you work in shelters, in day programs, in places where people experiencing homelessness go, congregate, they are, and if you can post flyers and get the mantra out there -- pay attention to this. This is

important. We don't want you to lose your health insurance. And maybe saying to them, your health insurance, if it is MassHealth, maybe paying for some of the assistance you provide. For example, back to that conversation about the community support program for persons experiencing chronic homelessness. That's a MassHealth-funded service, you provide housing search to people. If they are not on MassHealth, they lose that coverage, you may not be able to help them as much anymore. There are flyers, there are toolkits, there's a website here. I will give you lots of websites in a few minutes. Get the word out. This is important. Pay attention. This is why it is important.

And remind people to update their information. So, this is tough. You have people experiencing homelessness, one thing we'll do is by mail. If they have a steady mailing address, meaning somebody who they know they can get their mail on their behalf or a place, for example, Saint Francis house in Boston I know is a services of mail, post office, a mail place for many people experiencing homelessness, make sure people have -- if they can -- have told MassHealth this is a good place to send this mail. They can provide a phone number. They can provide an email. If anything has changed, had a new child, they lost their job, they got a job. All of those things will be things that MassHealth needs to know.

It's been a while since 2020, and that's the last address we have on file for them. If they were housed, for example, at the address and it was their parents, for example, the envelope will go there. If they happen to know where that is then is something that maybe talking to the parents and saying, keep an eye out for this. We're going to talk about more specific things we can do that we'll have planned for people experiencing homelessness. We also want you to just encourage people who may not be as interested in their healthcare right

now because they have other thoughts going on to take action in this area. To do what they can to keep this coverage. I'll tell you all the ways you can do that. Next slide please.

First of all, the easiest way to update a MassHealth member information is to go online. You can go to this account. The ma log-in account that is on the screen. And establish an account. In there, you will see this is the address we have for people, and you can update that information. If you don't have an account, if the person you work with doesn't haven't an account, there is a link in the big blue envelope or call the MassHealth phone number you see on the screen. You can call MassHealth customer service. I'm going to say the number because it is important to know. 800-841-2900. You can tell by talking to them through the system whether you owe documents to MassHealth. You can also get help, as I mentioned, with a certified application counselor, a navigator and other places and we have a list there. It is important to note, the head of household that we have in MassHealth can update information for the entire household. You don't have to do all separate things. You can do it all as one of head of household. The head of household is who all the mail is sent to. If that has changed, then you can log on or you can use the customer service number and tell MassHealth how your situation changed. I'm making this sound easy, I know. I can't see you on screen, I know some people are rolling their eyes. Don't worry, I'll tell you more. And hopefully, hopefully you will stop rolling the eyes, let's say.

Next slide please. This is the big blue envelope. Look for it. It doesn't say MassHealth on it. It sure looks official. There are other envelopes people might get that are also from MassHealth or the commonwealth of Massachusetts that aren't blue. But should be opened in a timely manner if they receive them. There might be other things like we sent you

something and we automatically renewed you. You don't have to do anything. It could be we need more information. Those might arrive in a white envelope. That is something to be aware of. Next slide please.

Once they get something from MassHealth, we can really use your help in helping them read it. So, that may be that if somebody doesn't read, something you can read it to them. There are lots of services in the appendix of this that we can talk about translation services or if you can translate. Thinking with them, there's time frames in this. We'll talk to you about that and make sure they are aware of the deadline. Walking through the instructions on the information. Working with them to say, how are we going to get this information back. Will you do it online? Make a call? You can send it by mail but talking to them about what needs to be done and making a plan with them. If they have questions or frankly if that is not something you have the ability or time or capacity or... You don't feel comfortable with it, you can connect them with lots of resources that we have at MassHealth to help them through this process. Let's go to the next slide. And actually, I'm sorry. Go back for a second. I want to flag, there are two documents. I'll show them in the appendix later. One is the permission to share information. And one called the psi. Another one is called the authorized representative designation or ARD. Both of these are MassHealth forms that the member will give you the authority to know things about them and some cases make decisions with them or about them.

If this is something you envision your agency is going to be working very closely with somebody and would like to be very involved in this, you can have them sign a release so you can be doing this with them or depending on the type of release on their behalf. So, there is that opportunity as well. Okay. Next slide.



Again, how do they complete the renewal? The easiest way is online, but folks may not have access to computers or tablets or phones. You can mail them. Mail the renewal back. You can call the customer service center. You can book an appointment with a MassHealth representative and sit down with them, and they will help you with it. Once you get an envelope, you have 45 calendar days, not business days, but calendar days to fill it out and send it back to MassHealth. Many cases, particularly for people under 65, it may be a pre-populated document that you just need to check and figure out if anything changed and sign. It may be pretty easy. Easy if things have not changed in life since February of 2020 with regard to income or other things that might determine whether you are eligible for MassHealth.

Let's talk more about how you can get help. Next slide please. As I mentioned, there are MassHealth enrollment centers. These are known as MECs. They can provide help over the phone, they can do it virtually, they can do in person, in-person assistance, there are six MECs in the state. And we encourage you to schedule an appointment ahead of time. And again, appointments can be made via phone, virtually, and trust me, they will be busy. Make sure to set up the appointment and not just sort of walk in and ask for help.

There is also another avenue are certified application counselors or navigators. CACs and navigators. Individuals in the community working at other agencies that have gone through training to help people with their MassHealth applications. They are not MassHealth staff, however. MECs are MassHealth staff. CACs and navigators -- a mouthful -- they are volunteers in the community who have been trained to help people with their MassHealth coverage. They can help people keep their coverage; they can help people apply for coverage. And it is free, the assistance, but you do require an appointment. You can go online to find the

nearest organization. So, many agencies, many healthcare agencies, many correctional facilities, educational facilities, you will be surprised what types of organizations actually have CACs. And we'll spend time later telling you if you want to become a CAC how to do that. Then there's the MassHealth customer service center. If they have questions, you can call them at the MassHealth customer service number. It is 800-841-2900. Monday-Thursday, 8 to 5. And what is really nice and important, you can get assistance in a variety of languages through the customer service center call line. And if we don't have a person then who can do this, you can request a translator for any other language that the person may speak. Next slide.

So, this is the overview of the timelines of how the process works. So, somebody is selected for renewal, and we try to do it automatically behind the scenes. So, that will happen and where possible, we'll do that. And you may get a white envelope saying we have taken care of this, don't worry. If we can't do that, we'll send the big blue envelope in the mail with a renewal form that you need to complete and return to MassHealth within 45 calendar days. If you send that in within 45 days, it doesn't have everything MassHealth needs, they may send you a request for information. And then you'll have an additional 90 days to respond. If for someone reason they say, you know what, we have looked at your coverage, it doesn't look like you are eligible anymore. They will send you a termination notice. Typically, you have at least 14 days after receiving the notice before the benefits stop.

If you are saying, I shouldn't have been terminated, I want to talk to someone, we'll reconsider it, people can be reinstated, as long as they are contacting MassHealth within 90 days of the coverage terminating. I know, again a lot of information here. We'll post all of it. You don't have remember each one of the deadlines. It is something to be aware of that there

are timelines. Next slide please.

I want to flag that some letters have already gone out and it is not even April 1. You may be working with somebody who got this mysterious letter, and it says on the right, MassHealth received information from a trusted source that your contact information has changed. Please update this information as soon as possible and here's how. I know a lot of people -- is this real? Publisher's clearing house, what is the story. I want to say, it is real. What we did, behind the scenes, we have been trying to confirm people's addresses with trusted sources, like the postal service and credit bureaus and things like that.

If we got information and we wanted to somehow change your address because over here the postal service, has it this way and we have it this way, we want to make sure it is okay with you. We sent something to both of the addresses and said, please let us know this is okay. If you got a letter like this, you should contact MassHealth and make sure they have the accurate information on file. I want to make sure that we flag it. It wasn't a big blue envelope, but some people said they received this. Next slide.

Say the person goes through the renewal process, the whole redetermination process, no longer eligible for MassHealth, we want to make sure they can get health insurance coverage. Here in Massachusetts, people under 65, we do have options available through the MassHealth connector. And there's a website where you can enroll and learn more about the MassHealth connector. Of note, many people who are familiar with health insurance, you usually can only enroll at certain times of the year. Well, losing MassHealth coverage is known as a qualifying life event, that means you can enroll in the health connector and you don't have to wait for an open enrollment period or certain time of year. For members or people over 65,

there are a variety of options. If you don't qualify for Medicare, you may still be eligible for the health connector. If you lost MassHealth because you lost SSI, you may be able to reapply for MassHealth. If you are not eligible for MassHealth, you may qualify for a Medicare savings program, MSP. There are other programs like pace that some are familiar with, and other programs run through local older adult agencies that may be able to provide health insurance.

Next slide please. All this information, which is a lot, is covered in the MassHealth renewal help guide, which is coming soon. It is all available on the website. This was a lead-in. The website, can you go two slides for me? Perfect. The website. Everything I'm saying, everything I talk about, the recording of this, the PowerPoint for this, all on this website.

Mass.gov/MassHealthrenew. If you take away nothing from today, if you are like this was a waste of my time. I don't know what is going on, what is this with the envelope and this doesn't work. People are homeless. This website is the place to go.

Can you go back a slide for me. There are other ways to help, if this is something really important and we want to know everything, there's a MassHealth eligibility redetermination email list. You will get updates. A listserv. And the website is there. You can join the Massachusetts healthcare training forum. MTF, which will send out emails and has lots of trainings. Again, if you are interested in healthcare and related Medicaid things, it is lots of helpful information. And I mentioned earlier, the CACs, certified application counselors, and agencies and community-based organizations are welcome to become certified application counselors and help people apply for health insurance, benefits, enroll in health plan, and maintain coverage.

The way it works, it is voluntary. So, no one pays for the help they receive from CAC.

And CACs are volunteers. CACs become trained. They learn how to help an individual. A CAC is an individual person, but in order to become a CAC, the agency you work for has to enter into an agreement with MassHealth and then designate who within the agency would become trained to be a CAC.

The trainer is the individual, but the CAC is an agreement that the agency says, yes, this is something we want to do. If you are interested in the CAC program, we have an email address there. There was a webinar yesterday -- nope. Monday, one of the days, earlier this week, on how to become a CAC. That will be posted on the website we mentioned, which is on the next slide. [Mass.gov/MassHealthrenew](https://www.mass.gov/MassHealthrenew). I have been talking for a half hour, what are we doing about people experiencing homelessness?

So next slide please. I know, you know, mail is not the best way to get information to people experiencing homelessness. It is highly possible they will not get a blue envelope, white envelope, or any envelope. And so, MassHealth is working with DHCD to identify MassHealth CACs or MECs or other staff that we'd have visiting the shelters for adult -- excuse me, shelters for individuals that DHCD funds. We ask the shelters and day programs help host the workers that we'll send out. It may mean giving them a private space to have a conversation. Helping with technology, and mostly it means get encouraging people you work with to sit with them. If toby shows up and he is the CAC who is going to help that day, he arranged with your agency to be there, to be there on the first Monday of every month, you are telling people ahead of time. Toby is coming tomorrow, stop by and talk to toby. If I sit down with toby, he will look up my record, whether I got a blue, white or no envelope, let me do what I can do to help you with the renewal, even if it is not my time of year. I said it was going to happen over a year. We are

going to be doing this so when the person shows up and wants to talk to toby, we'll make sure toby can do anything for their MassHealth application that they can.

We will be working with the department of housing and community development to set up a process for this. And you will be hearing more as we work to set up this outreach and work with your agencies and programs about this. So, again, this is for the individual shelters, for the family shelters, we have been working in -- we have data sharing. We are getting up-to-date addresses of everybody in EA shelter. They will be getting blue envelopes if they are eligible for one or white envelopes if eligible and hope you all can make sure they get them there. If for someone reason they moved out and are now receiving home-base, you communicate with them they got a blue envelope and connecting them with someone who can help them complete it.