
Winter 2024 MTF Meetings

MA Health Care Learning Series Updates Questions & Answers

Health Connector

Q. When someone is not eligible for Medicare premium free Part A, but was enrolled in it by MassHealth while they were eligible for MassHealth, but lost their MassHealth benefit and starts to receive Part A premium bills, what is the process for getting insurance through the Health Connector? Do they have to drop Part A first? We do not want them to have a lapse in coverage, will they have a Special Enrollment Period (SEP) to enroll in a Health Connector Plan?

A. In most cases, individuals do not qualify for Advance Premium Tax Credits (APTCs) once they become eligible for Medicare. There is an exception to this rule. People who must pay for Medicare Part A have the option to stay enrolled in a Health Connector plan and continue receiving any subsidies they qualify for OR to take Medicare and leave Health Connector coverage. In the scenario described above, the member could choose to continue to stay enrolled in Medicare and pay Part A premiums or disenroll in Medicare all together and join Health Connector coverage. They would be eligible for subsidies through the Health Connector if they met income eligibility. Serving the Health Insurance Needs of Everyone (SHINE) counselors are a valuable resource that individuals can seek assistance from to better understand their Medicare options and determine which path is best for them. Find a local SHINE counselor at [Find a SHINE counselor | Mass.gov](#).

Q. A 70 yrs. old lady with a spouse, they do not qualify for MassHealth or Medicare can she enroll in the Health Connector. She has a Green Card and doesn't have five years.

A. Those who are lawfully present and meet all other Health Connector eligibility requirements – including not having access to other insurance, either through a job, spouse or other source can apply for health coverage. In this case, the person is over 65 years of age and does not qualify for MassHealth or Medicare. There is no age limit for a Health Connector plan. If they meet all other eligibility requirements, they may be able to enroll in a Health Connector plan, with or without subsidies depending on their eligibility determination.

Q. When will the Health Connector affordability guidelines for employer insurance going to change? Still shows 9.12%.

A. You are correct. We will make that update on the website to the job-based affordability guidelines for 2024. Thank you for noting it. The 2024 percentage should be 8.39%.

Is the Health Connector still doing data-checks to make sure clients are not dual-enrolled in MassHealth and the Health Connector, as they did during Public Health Emergency (PHE)?

A. The online application at MAhealthconnector.org (HIX) automatically checks to see if an applicant or member already has access to MassHealth coverage, before determining them eligible for a Health Connector plan. That functionality has always been in place.

MassHealth Continuous Eligibility (CE)

Q. I have a family with a child who will turn 19 y/ on Friday, will he lose the continuous eligibility coverage on Friday and will his birthday trigger a renewal for the family?

A. Young adults turning 19-year old will not trigger a renewal on the member's birth date for the family. The member aging out of continuous eligibility (CE) coverage will not lose CE right on the date of birth, but rather in the coming weeks.