



Health Connector Updates

MTF Meetings July 2021

Agenda

- 1. American Rescue Plan Updates**
- 2. End of Extended Open Enrollment**
- 3. Special Enrollment Period Rules**
- 4. Preparing for Open Enrollment 2022**
- 5. Special Considerations**



American Rescue Plan Updates

American Rescue Plan Reminders

There's now more help paying for monthly premium costs through the Health Connector

- People whose income may have been too high to qualify in the past may now be eligible
- Instead of an income limit for financial help, help will be based on affordability. Tax credits (APTC) that lower the monthly cost of plans will be available for people at any income level if plans cost more than 8.5% of their income
- People who qualify can only get these savings if they enroll through the Health Connector
- A new tool that lets you preview the plan costs you may qualify for is now available on the Health Connector's website: <https://betterhealthconnector.com/get-an-estimate>

American Rescue Plan Reminders (*cont'd*)

New help paying for COBRA

- The American Rescue Plan includes help with COBRA premium payments to make their monthly cost \$0. This \$0 monthly cost will be available from April through September 2021
- For some people, it may be best to keep or enroll in COBRA. For others, it may be better to enroll through the Health Connector
- When help paying for COBRA ends in September, people who chose to take COBRA will have the option to enroll through the Health Connector. Losing help paying for COBRA will be a qualifying event that lets you enroll outside of the Open Enrollment period

American Rescue Plan Reminders (*cont'd*)

More help for those who have been on unemployment income during 2021 when they get their coverage through the Health Connector.

- Massachusetts residents currently receiving unemployment benefits may now qualify for a no- or low-monthly cost ConnectorCare health insurance plan from the Health Connector — even if they wouldn't otherwise qualify based on their household income
- *Coming soon:* People who received unemployment income at any point in 2021 will have access to low or no-cost ConnectorCare health plans

New Question to Report Unemployment Income Received in 2021

- NEW question added on the **Annual Income** page of the online application at MAhealthconnect.org: “Did you receive any unemployment Income in 2021?”

Annual Income

[More information on Income Sources](#)

As part of the American Rescue Plan stimulus bill, there are extra Health Connector benefits available for people who received unemployment income for any week in 2021.

*When you see a star (*), you must complete the field.*
*When you see an **i** roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.*

Based on what you told us, if the income of Jake Robert is steady month to month, then it is about \$38000 per year. Is this how much you think Jake Robert will get in 2021? *

Yes No

Did you receive any unemployment income in 2021? **i**

Yes No

How should people report unemployment income to access a \$0 ConnectorCare plan?

When someone completes an application, they'll be asked about their current income and their estimated income for the year. They should:

- Enter their **current** income as it is right now, including unemployment income
- Then, enter their expected **yearly** income based on what they think they'll make over the course of the year
 - On the **yearly** income page, they'll have an opportunity to “check a box” to indicate that they had unemployment income at any point in 2021
- If their reported income changes later, they can update their application so their income information is as current as possible



End of Extended Open Enrollment

End of Extended Open Enrollment - July 23rd

The Health Connector's Open Enrollment period was extended this year through July 23rd

- Open Enrollment is the time when any new members can apply for coverage, current members' coverage is renewed for the upcoming year and everyone can shop for plans
- Many of the processes and timelines for Open Enrollment 2021 were the same as previous years. However due to COVID-19, the deadline for enrolling into Health Connector plans was extended to July 23rd to provide additional opportunities for those seeking coverage
- Throughout this extended Open Enrollment period, special messaging related to American Rescue Plan savings have been incorporated into our communications
- Consumers should apply, enroll and pay their premium (if they have one) by **July 23rd** for coverage effective **August 1 or September 1**
- Visit the Health Connector's website for updated Social Media toolkits that you can use to help promote enrollment in your communities:
<https://www.mahealthconnector.org/about/pressroom/social-media-toolkit>

Enrollment Opportunities

Anyone can continue to apply for health benefits any time during the year, but special rules are in place for enrollment in Health Connector coverage during closed enrollment.

- During Closed Enrollment, individuals can fill out an application for health or dental insurance but may not be able to ENROLL in a new or different qualified health plan (QHP) even if they are eligible
- Certain situations may qualify individuals for a Special Enrollment Period (SEP), which gives them up to 60 days to enroll in a QHP
- Loss of other health coverage such as loss of job-based insurance, COBRA coverage ending or loss of MassHealth coverage are examples of why someone may qualify for a SEP
- In addition, the Health Connector will have a SEP available in the fall for those enrolled in COBRA, but are no longer eligible for federal subsidies

These rules do not apply to enrollment in MassHealth, HSN, CMSP or a Health Connector dental plan, or those enrolling in Health Connector for Business plans



Special Enrollment Period (SEP) Review

Special Enrollment Periods (SEP)

If an individual qualifies for a SEP, they can enroll in or change health insurance plans outside the annual Open Enrollment period.

- Changes that allow an individual to qualify for a SEP are called Qualifying Events, and may include:
 - Changes in household composition, income, immigration status, or address
 - Certain life changes, like getting married, having a baby, or losing job-based health insurance
 - All Qualifying Events should be reported as soon as possible and within 30 days of occurring
- A SEP gives someone 60 days from the date of the qualifying event to select a new plan
 - Individuals may pay after the 60-day window, but they must submit a plan selection in the shopping process within 60 days—a plan in their shopping cart is not enough
 - Payment and enrollment deadlines still apply during a SEP

Qualifying Events

- Gains a dependent or becomes a dependent as a result of:
 - Marriage
 - Birth, adoption or placement for adoption or foster care or court-ordered care of a child
- Loses minimum essential coverage (MEC) for a reason other than failure to pay premiums or fraud
- Loses pregnancy-related coverage or medically needy coverage under the Social Security Act
- Is enrolled in Health Connector coverage and loses a dependent because of death, divorce or legal separation
- Moves to Massachusetts or gains access to new plans as a result of a permanent move (including release from incarceration)
- Is an American Indian or Alaska Native
- Becomes a Lawfully Present individual
- Is determined newly eligible for ConnectorCare or has a ConnectorCare plan type change
- Is enrolled in Health Connector coverage and becomes newly eligible or ineligible for APTCs
- Is a victim of domestic abuse or spousal abandonment
- Start or end of a ConnectorCare premium waiver
- Exceptional circumstances
- Waiver from the Office of Patient Protection
- Erroneously enrolled or not enrolled due to error, misrepresentation, or misconduct or inaction of the Health Connector or entity affiliated with the Health Connector providing enrollment activities
- Carrier substantially violated a material provision of its contract with the enrollee
- NOTE: A new applicant who applies during closed enrollment and is determined eligible for tax credits only and who doesn't meet another qualifying event above, does NOT qualify for an SEP as a result. (Those individuals with incomes between 300.1 – 400 % FPL)

ConnectorCare SEPs

Becoming newly eligible for ConnectorCare gives consumers 60 days to enroll from the date of the eligibility determination.

- The online system will look at any existing eligibility to determine if consumer is newly eligible
- ConnectorCare members cannot change plans unless they experience a new qualifying event, which includes a change of plan type or the start or end of a ConnectorCare premium waiver
 - Example: John applies on 7/1 and is determined ConnectorCare eligible. He has 60 days to shop. He picks a plan and pays his first premium by the due date and is enrolled in a ConnectorCare plan
 - In September, John reports an income change to his application that results in a ConnectorCare Plan Type change. John is eligible to change plans, as a ConnectorCare Plan Type change is a qualifying event

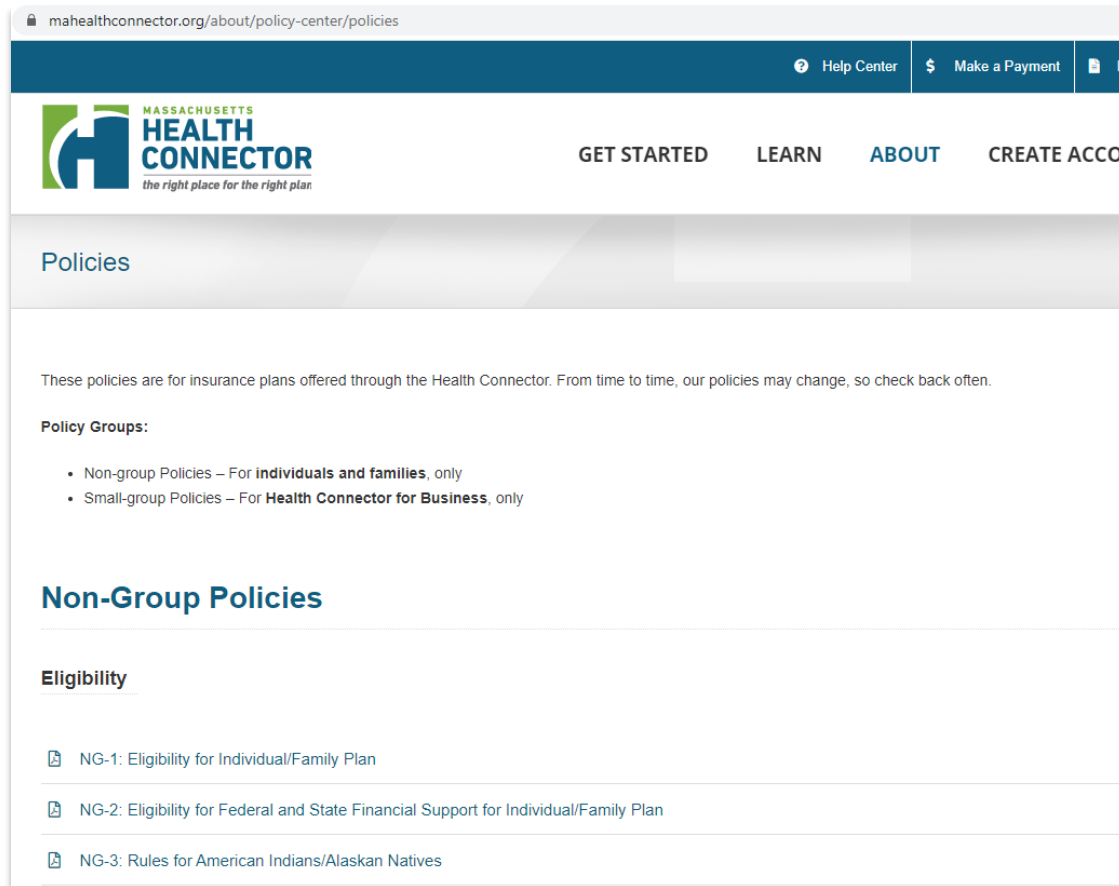
Health Connector Policy Center

To review Health Connector Policies, go to:

<https://www.mahealthconnector.org/about/policy-center/policies>

To link directly to the Policy on Qualifying Events, go to:

<https://www.mahealthconnector.org/wp-content/uploads/NG-05-Mid-Year-Life-Events.pdf>



The screenshot shows the website interface for the Massachusetts Health Connector Policy Center. The browser address bar displays the URL: [mahealthconnector.org/about/policy-center/policies](https://www.mahealthconnector.org/about/policy-center/policies). The website header includes the logo for MASSACHUSETTS HEALTH CONNECTOR with the tagline "the right place for the right plan." and navigation links for GET STARTED, LEARN, ABOUT, and CREATE ACCOUNT. The main content area is titled "Policies" and contains the following text: "These policies are for insurance plans offered through the Health Connector. From time to time, our policies may change, so check back often." Below this, under the heading "Policy Groups:", there is a bulleted list: "Non-group Policies – For individuals and families, only" and "Small-group Policies – For Health Connector for Business, only". A section titled "Non-Group Policies" is also visible. Under the heading "Eligibility", there is a list of links: "NG-1: Eligibility for Individual/Family Plan", "NG-2: Eligibility for Federal and State Financial Support for Individual/Family Plan", and "NG-3: Rules for American Indians/Alaskan Natives".



Preparing for Open Enrollment 2022

Redeterminations & Renewals Processes and Timelines for Open Enrollment 2022

The Health Connector's Redetermination and Renewal Processes are a set of activities that happen each year before and during the Health Connector's Open Enrollment period.

- Individuals with health insurance coverage through the Health Connector have their eligibility redetermined so that they can be renewed into coverage for the upcoming year
- In August and September, the Health Connector will start preliminary eligibility determinations for actively enrolled Health Connector members and Health Connector members who are part of mixed households
- Be on the look out for more information (email updates through the MTF listserv) about these processes and any plan changes that may be occurring for coverage starting January 1, 2022





Special Considerations

Health Connector Requests for Information (RFI)

Starting the first week of July, the Health Connector began closing out approximately 90K requests for information (RFIs)

- Individuals with older RFIs outstanding received a reminder letter in early June, and many individuals received RFIs when the system redetermined their new tax credit amounts under the ARP this spring
- As a reminder, applicants and members have 90 days to respond to an RFI and submit eligibility verifications
- Members can see what documents they owe on the application summary screen in HIX
- For more information on how to help applicants and member submit RFI's go to: <https://www.mahealthconnector.org/verification-documents>

Assisting those newly eligible for ConnectorCare Coverage

In July and August, approximately 30K ConnectorCare eligible but unenrolled applicants will be losing access to their full Health Safety Net benefits

- ConnectorCare individuals may have 90 days of Health Safety Net coverage as they enroll in a ConnectorCare plan, after which HSN transitions to dental-only to complement their health benefits in ConnectorCare
- However, individuals who do not enroll in ConnectorCare risk being without access to health coverage at all if they do not enroll in a ConnectorCare plan
- In addition, during the month of July, these members were also outreached via email to remind them to take action and enroll in coverage before the end of open enrollment on July 23
- Please be prepared to assist these consumers who may be seeking your support

Questions?