



Health Connector Open Enrollment 2020

Agenda

- Health Connector Closed Enrollment and Special Enrollment Period Review
- ConnectorCare Card to Culture



Closed Enrollment

Open Enrollment for Plan Year 2020

Reminder:

- The Health Connector's Open Enrollment period ran through **January 23rd**.
- If a consumer was determined eligible for a ConnectorCare or Health Connector plan, they needed to choose a plan and make their premium payment by the **January 23rd payment deadline** for coverage to start on February 1.
 - Members could also **choose** to have their coverage start on **March 1**.
- **Closed Enrollment** began on **January 24, 2020**.

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.**

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.

- New members can sign up.
- Existing members can add or remove members from their plan or change plans altogether.
- Changes in household composition, income, immigration status, address, or insurance status should be reported as soon as possible and within 30 days of occurring.
- Certain life changes, like getting married, having a baby, or losing job-based health insurance are changes that would allow a person to qualify for an SEP.
- Changes that allow an individual to qualify for an SEP are called Qualifying Events.
- An 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 an 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.

- 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.
- The online system will look at any existing eligibility to determine if consumer is newly eligible
 - Example: John applies on 4/1 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 June, 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.

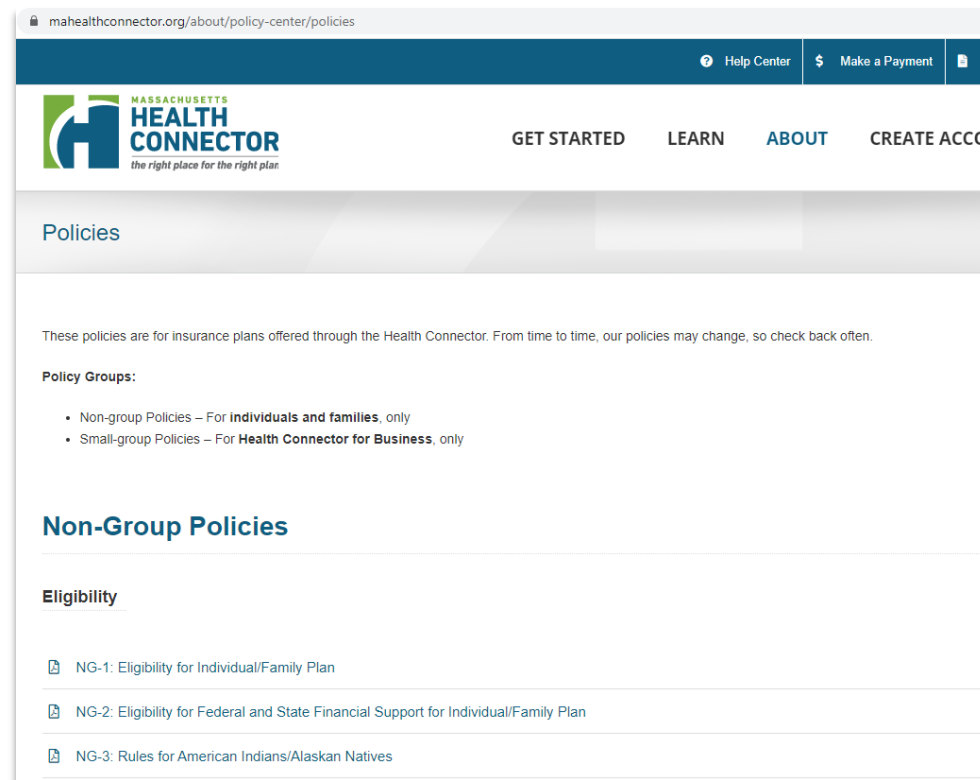
Health Connector Policy Center

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 Health Connector website's Policy Center page. The browser address bar displays "mahealthconnector.org/about/policy-center/policies". The page features a dark blue header with the Health Connector logo and navigation links: "GET STARTED", "LEARN", "ABOUT", and "CREATE ACCO". Below the header, the page title "Policies" is displayed. A paragraph states: "These policies are for insurance plans offered through the Health Connector. From time to time, our policies may change, so check back often." 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". The "Non-Group Policies" section is highlighted with a blue header. Below it, the "Eligibility" section lists three items: "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".

In Person and Call Center Help after Open Enrollment

Reminder:

- Once the Health Connector enters closed enrollment (starting January 24, 2020), the call center hours will switch to “normal” business hours: Monday - Friday, 8am-6pm.
- In person Assistance from Health Connector Customer Service will continue to be available year round (Monday – Friday) with varying hours at the following locations:
 - Boston
 - Worcester
 - Brockton
 - Springfield
- Check the Health Connector website for the hours for each location:
<https://www.mahealthconnector.org/about/contact>



ConnectorCare Card to Culture

ConnectorCare Card to Culture

The Health Connector is involved in a first-in-the-nation partnership with the Mass Cultural Council as part of the council's work to illustrate the healthy benefits of arts and cultural experiences.

- Starting Jan. 1, 2020, Health Connector members enrolled in a ConnectorCare plan can get free or lower-cost admission to more than 100 Massachusetts arts and cultural sites.
- Mass Cultural Council is also sharing Health Connector information to artists and member institutions who may benefit from coverage - either as individuals or small businesses.



ConnectorCare Card to Culture

Access to arts, culture, and the outdoors is part of living a healthy lifestyle. Here's how the program works:







1. ConnectorCare members visit the Health Connector website for a list of participating sites: www.MAhealthconnector.org/connect-to-culture
2. Check the admission discount for the location they want to visit. Some organizations have free admission for ConnectorCare members and others offer a lower cost
3. Members need to bring their health insurance card with them when they visit. Remember, if someone is enrolled in a ConnectorCare plan, their card will say "ConnectorCare" on it. When they arrive at the site, they simply show their health insurance card at the front desk to receive the discount

ConnectorCare Card to Culture Organizations

Below is a list of organizations participating in the ConnectorCare Card to Culture program. Check back to view an updated list. Please note: The discounts listed below start January 1, 2020 and are valid until December 31, 2020.

Regions

Click a region below to see a list of organizations in your area:

-  [Central Region](#)
-  [Greater Boston Region](#)
-  [Metrowest Region](#)
-  [Northeast Region](#)
-  [Southeast Region](#)
-  [Western Region](#)

Help us Promote ConnectorCare Card to Culture

The Health Connector will continue to promote this new benefit that's now available for ConnectorCare members.

- Assisters can also help promote this new program by sharing the informational flyer.

Available from:

- The resource table at each MTF meeting
- Look for the promotional email from the MTF listserv
- Download from the Assister's Learning Management System (LMS)



This program is made possible thanks to a partnership with the Mass Cultural Council and the generosity of the participating institutions.



Key Takeaways

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- 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, which began on January 24, 2020.
- Becoming newly eligible for ConnectorCare gives consumers 60 days to enroll from the date of the eligibility determination.
- To link directly to the list of Qualifying Events for Health Connector coverage, go to: <https://www.mahealthconnector.org/wp-content/uploads/NG-05-Mid-Year-Life-Events.pdf>
- Starting Jan. 1, 2020, Health Connector members enrolled in a ConnectorCare plan can get free or lower-cost admission to more than 100 Massachusetts arts and cultural sites through the ConnectorCare Card to Culture program.
- Visit the Health Connector website for a list of participating ConnectorCare Card to Culture sites: www.MAhealthconnector.org/connect-to-culture



Questions?