

MA Health Care Training Forum Fall 2024 Meeting  
MassHealth & Health Safety Net Updates Transcription

[Preparing for the Health Connector's Open Enrollment for Plan Year 2025]

(Sue Kane) Good afternoon, everyone. Welcome to the MA Health Care Learning Series meeting. Thank you for joining us today. I am Sue Kane, the Massachusetts from the Massachusetts Health Care Training Forum team, and I'll be facilitating today's meeting. Our presenters today are Niki Conte, Director of Outreach and Education at the Health Connector, and Sarah Buonopane, Assistant Director of Community Assistance Programs at the Health Connector.

The subject matter experts joining us for the Q&A portion of this meeting are Ashley Luu, Eligibility Policy Analyst at the Health Connector, and Kara Chiev, Manager of MassHealth External Training and Communications. Now we're going to bring up the presentation and turn it over to Niki Conte to start our presentation.

(Niki Conte) Good afternoon, everyone. A big thank you to everyone for taking time out of their day to hear our Learning Series presentation for this quarter. So, today's title is Preparing for the Health Connector's Open Enrollment, and this is going to be for Plan Year 2025. And I'm Niki Conte, I'm the Director of Outreach and Education at the Health Connector, and I'll be starting off today's presentation and then handing it over to my colleague Sara Buonopane.

[What to expect during this MTF meeting]

What you can expect during this meeting. We are going to review the Health Connector's Open Enrollment timeline and talk to you about special considerations for the upcoming plan year. Sara is going to review the available health and dental plans for 2025 and just talk about any changes that you as Assisters or you as anyone in the field who may be answering questions about this process should be aware of.

Also, we're going to spend a little bit of time explaining the new or the Health Connector enrollment policy change related to those with DACA status.

And lastly, we will show you where to find some online shopping tools and updated

resources on the Health Connector's website. So going on to the next slide and you can actually go forward one more as well.

[Health Connector Annual Redeterminations & Renewals Processes for Open Enrollment 2025]

I'm hoping that this timeline is something that you have seen before. We know that we always have returning folks, but also those who are newer to our organizations, our programs and our processes. So just as a level set, this is our Annual Redeterminations and Renewals Process Timeline. And we are getting ready for Open Enrollment for Plan Year 2025.

So, each year we conduct a set of activities, and these happen before and as well as during the Health Connector's Open Enrollment period. And essentially, it's to make sure that folks who have health insurance coverage through the Health Connector, who are still eligible to have it, are redetermined into the correct plan so that they can be renewed into coverage for the upcoming year.

So, as we know, we're in the October timeframe. So, if you look to the third arrow if you will, we have, well actually let me start from the left. We have already, the Health Connector has already sent out Preliminary Eligibility Determination notices. We are still or will be wrapping up the Review Period and our team is preparing to send Final Eligibility Determinations and Renewal notices.

Open Enrollment begins on November 1st, which is next Friday. And we'll be talking to you about that, as well as talking to you about billing, payment and enrollment deadlines so that coverage can effectuate on January 1.

[Preliminary Eligibility Notices]

I'll just talk a little bit about the Preliminary Eligibility notice, hoping that this is something that folks are familiar with. But basically, these notices that were sent out asked members to update their eligibility application for plan year 2025 or even the current year, if it's needed.

So, if someone has changes for this year, please be sure to update the correct

application, so their 2024 application. If the member expects that information is also going to be true for next year, apply those changes to their 2025 application and submit those as well. Now, for those of you who are Certified Assistants, you're able to see a sample of, excuse me, samples of subsidized and unsubsidized member notices through the Learning Management System. And we have a new folder in there for Open Enrollment 2025.

[Final Eligibility and Renewal]

Okay, so Final Eligibility and Renewal. So, as I mentioned, since we are in October, a Final Eligibility and Renewal notice is sent to all households with at least one eligible and enrolled Health Connector Health plan member that continues to be eligible for a Health Connector plan for the following year.

So, there are a number of important details on this notice, and that will include the health plan name; the premium or the monthly cost for that plan for 2025; and if the person is receiving Advanced Premium Tax Credits, it will also show that APTC amount.

As we've talked about, the Health Connector follows guidelines or certain rules to place people into their health and dental plans every year. And members who were determined eligible, who were not enrolled and who got a 2025 application, will also get a 2025 eligibility notice during this time. It's not going to include any renewal information.

So just as a reminder, Open Enrollment begins on November 1st. If someone is seeking coverage for January 1, they're going to need to go into the application, make sure to select the plan that they want to enroll in, and if a payment is due, it is due by December 23rd in order for coverage to be effectuated on January 1 of 2025.

[Final Eligibility Notice]

This is, these are just a little bit, or these are just additional snippets of what's included. So, in addition to the information about the plan, the premium, these notices also tell members, you know, just give them a little bit more information or additional steps related to what they need to do and important dates for them to be aware of.

[Medicare Reminders]

Okay. Now this is really important for folks, and this is something we discuss every year. So, we want to be sure that as we're coming toward the start of Open Enrollment this is something that we're all aware of.

As we're determining whether or not somebody is eligible for Health Connector plans, there will be members who are identified as enrolled in Medicare, for their 2025 application. So those folks are going to lose state, lose access to state and federal subsidies.

Now, the rule says that they can remain in an unsubsidized Health Connector plan throughout the end of the calendar year, but they cannot be renewed for the upcoming year. So basically, they lose their Health Connector health plan at the end of the calendar year.

If someone, if this person, is enrolled in a Health Connector Dental plan, they are eligible to stay enrolled in dental for the next year. On the right, you can see a sample job aid that is available in the Learning Management System where we just provide additional guidance on how to help a Health Connector member, who is newly enrolled in Medicare.

[More Considerations]

There are just a couple more considerations as we think about Open Enrollment every year. So, you know, we've talked a bit about Medicare, we've talked a bit about people being able to make updates and changes for the current year, as well as making updates and changes for next year, if they know their situation is going to be different.

There is something new that we want everyone to be aware of. And for this upcoming Open Enrollment for Plan Year 2025 we just want to let everybody know that Failure to Reconcile is a reason that a consumer could be found ineligible for tax credits in plan year 2025.

So, if they don't file taxes and reconcile tax credits for two years in a row, so it has to be consecutive, they are not going to be eligible for tax credits for the upcoming year. So,

for example, if a consumer didn't properly file for 2022 and 2023, they're going to be ineligible for tax credits in coverage year 2025. So that is something new that we just want to note for everyone. More recently we have not been getting this FTR information from the IRS, but we will be getting that information for plan year 2025.

And lastly, I just want to step through mixed households. So just a reminder for everybody that mixed households are members, excuse me, are households that have both Health Connector and MassHealth members. So, these folks are going to get a preliminary eligibility notice from the Health Connector and may also get a renewal form from MassHealth.

So just like everyone else, please encourage them to update their applications for 2024 and 2025, submit requested documents if we send a notice asking for anything, and also, you know, read and respond to any Health Connector or MassHealth notice that they receive.

[Health Connector Health and Dental Plans for Plan Year 2025]

This is where I'd like to turn the presentation over to my colleague Sarah Buonopane. (Sarah Buonopane) Thank you Niki. Good afternoon, everyone. I am Sarah Buonopane, and this next section we're going to be discussing the health and dental plans that the Health Connector will offer to consumers and its members for 2025.

[Seal of Approval]

Okay, so the first step in the process for having health and dental plans available through the Health Connector is what's called the Seal of Approval. And this happens every year, whereby the Health Connector reviews all of the plans that will be sold through us on MAHealthConnector.org.

The Health Connector works closely with the Division of Insurance, and they are the agency responsible for reviewing rates or premiums for all the plans that are sold through the Health Connector, among other responsibilities related to ensuring that the health insurance plans are acceptable to sell on our exchange.

So, as part of the Seal of Approval the Health Connector is responsible for designing the

cost-sharing requirements of plans; policies to improve equity, including removing cost sharing on certain prescriptions; making sure that all regions of the Commonwealth have access to a variety of plans; and confirming that all plans meet the Division of Insurance's requirements for health insurance.

[2025 Qualified Health Plan Rates]

Okay, so we're going to look a little bit more specifically now on what the plans look like for 2025 and some of the changes or dynamics.

So overall, the rates for plans through the Health Connector will be increasing. This is largely a reflection of some challenging provider dynamics and rising prescription drug prices, and these are consistent with national trends that overall insurance is seeing, health insurance I should say, is seeing in the market.

So overall, when you look at dental unsubsidized and ConnectorCare, we're going to see an average of 7.9% increase in the cost or monthly premium for plans for 2025.

[Unsubsidized & APTC-only Non-Group Premium Changes]

Okay. So here we're looking at the increases more specifically across different metallic tiers. Although I do want to say that for the unsubsidized and the APTC only groups, it is an average, so of all of these plans, there's an average of an 8.1% increase.

And then you can see where the biggest drivers are there, platinum is over, I'm sorry gold I should say, is over 9% and bronze is over 11% for increases for 2025. And then you can see at the bottom there the average 2025 member premium for, that people would pay across different metallic tiers. So, for example, the average bronze premium for 2025 is \$508 a month.

[Overview of Non-Group Qualified Health Plans]

So, we're going to look here at the overview of Non-Group Qualified Health Plans. So, you can see that last year we had 46 health plans throughout all of our metallic tiers and this year we'll have 48 so we'll net two, so there's a net of two plans for 2025.

[2025 QHP Standardized Designs]

And this is, you know, a very busy and extensive chart with information. I won't review this in detail. This shows the qualified health plan standardized designs. So, any standardized plan from any carrier is going to have this plan design for 2025. And then anything bolded here indicates that it's a change for 2025.

[ConnectorCare Program Design]

So, now we're going to talk a little bit about ConnectorCare. So, for 2025 ConnectorCare overall will have robust options with 4 to 8 available carriers in each region. And notably, Fallon has expanded into several additional zip codes in the Bristol, Hampden and Plymouth counties.

And then below here in the chart you can see the member monthly premium contributions. And you can note there we have the 2024 ones here and then the green at the bottom is the 2025 contribution. And you can see that there is an increase. So, starting with Plan Type 2B there's a \$2 increase for 2025. And then as you go up the increases do get slightly more into the higher plan types for ConnectorCare.

[PY 2025 ConnectorCare Region Map]

So, here is just the picture or the map of our ConnectorCare region, they're not, you know, specific to say a zip code. So, these are the ways in which we are defining our different regions throughout the Commonwealth and different regions will have different plans available for sale within them.

[PY 2025 ConnectorCare Enrollee Contributions (slide 1 of 2)]

So here again, this is a busy chart, but this is giving you the breakdown of every health plan and the associated premiums for ConnectorCare in those regions.

So, you know, in general, it can be helpful to find the region where you or your consumers are located in, and it could span several, you know, if you're pulling in from a wider group of towns that, that spans several regions.

But it can be helpful to review the different plans that are offered in your region through ConnectorCare and familiarize yourself with the different premiums and the lowest cost ones as well and see for example if any ConnectorCare carriers have changed relative cost positions. So maybe one carrier is the lowest cost currently, but it will not be the lowest cost for next year and that could cause some people to want to consider shopping or switching plans.

[PY 2025 ConnectorCare Enrollee Contributions (slide 2 of 2)]

And this is just a continuation of that, of the carriers across regions, we can't fit them all into one slide, we have so many regions and carriers now.

[ConnectorCare: Plan Designs]

Okay, this slide goes through the ConnectorCare plan designs. So, you can see that Plan Type 1, Plan Type 2 with A and B, and then all of the Plan Type 3s have slightly different plan designs of course. Please always remember that all ConnectorCare plans, whether it's a 1 all the way up to a 3D, have no deductible.

But there are some differences with cost sharing as you do start to increase in plan type. For example, you know, an urgent care visit would be no cost or copay for Plan Type 1, \$18 for Plan Type 2 A and B, and \$22 for all Plan Type 3s. So, you can take a look through here, but this remains unchanged from 2024.

[Overview of Qualified Dental Plans]

And then with respect to our dental plans, our shelf is consistent with 2024 with our carriers that are offered and the plans that are being offered by them.

[DACA Policy and Identity Proofing Updates]

Okay. So, now we're going to move into a new topic related to DACA policy and updates to the Identity Proofing process.

[DACA Rule Overview]

Okay, in May of 2024, so earlier this year, the centers for Medicare and Medicaid



Services, or CMS, published a rule that said that Deferred Action for Childhood Arrivals, also known as DACA, recipients along with certain other non-citizens will newly be considered “lawfully present” for marketplace coverage as of November 1st of this year.

And just for clarity those other non-citizen statuses include employment authorized, Family Unity beneficiaries, pending applications for adjustment of status, the removal of the 180-day waiting period for certain applicants under the age of 14.

I will just note that the biggest impacted group though overall here is DACA recipients.

[Impacted Population]

So, there are approximately 5000 individuals in Massachusetts receiving DACA. About 350 of those individuals are currently in the HIX or our online application system and they may be eligible for Health Connector plans because they've attested to having DACA.

And I want to, I think, further explain how DACA is currently working with plans in Massachusetts now and with our system. So, DACA recipients or this I should say, this change for DACA recipients doesn't apply to or impact MassHealth eligibility. So DACA recipients with income under 300% of the federal poverty level may currently be eligible for MassHealth. And so, we're really talking about a change for individuals who have incomes above 300% of the FPL.

So those individuals, and those are the 350 individuals I'm referencing, plus others who may not be in our online application system of course, will be able to access coverage through the Health Connector, either with subsidies for ConnectorCare, APTC only, or Unsubsidized plans as of November 1st for an effective date for coverage as early as December 1st.

So, we will open up eligibility for these individuals on November 1st, and then, of course, because our coverage is prospective, they could begin coverage on December 1st.

[DACA Eligibility Process for the Online Application]

Again, here we're going to talk oh, we're going to talk about the process, but then it's important to remember and note that this rule only applies to Marketplace or Health Connector coverage and not MassHealth coverage.

So, because of the way our system works, and we already receive codes about a DACA status, we are going to implement or need to implement a workaround process, for these newly eligible DACA recipients for our online application. So, the workaround will be applied to applications with a DACA status and an income above 300% of the FPL.

What will happen is somebody may go through the application, they'll initially be denied online that day, they will then the next day have the, or overnight I should say, have the workaround apply to them. The next day they will see their eligibility for a Health Connector program. They will not receive a denial notice from us. They will receive an approval notice from the Health Connector.

It's really important for Assisters and our broader community organizations to help get that message out there for DACA recipients, so that can help mitigate, and minimize confusion. Basically, if you have been with us through the MassHealth Redetermination or protection period, during Covid, think of it as a similar process, whereby there's an overnight workaround and then you see the benefit the following day.

So again, please, if you are working with a DACA recipient in particular, one over 300% of FPL, advise them to either return to their application or to call you the next day, so that you can review their eligibility with them once this is applied and in place for them.

[High-Level Timeline]

So, here is a high-level timeline, I think, to help contextualize what's happening with these changes.

It was in May that this final rule from CMS was published and then it's effective November 1st. So again, come November 1st, health plan selection opens for DACA and other recipients, other certain statuses right that we discussed in the beginning that will become open for them. They'll receive a Special Enrollment Period for 60 days following

November 1st, but I do want to note, of course, that we will be in Open Enrollment so, if they happen to miss their 60-days they will have additional time just due to being in Open Enrollment, so that's great news for them.

And then on December 1st, that's when coverage can begin if they are able to enroll, if they have a payment, they will have a payment because they're over 300%, make that payment, they can have coverage for December 1st. And then if they apply in December, they could have coverage for January 1st.

And then again, just to note that once January 1st hits, we'll be in Open Enrollment and DACA recipients can have their coverage begin in February or March if they choose to come in say towards the end of the Open Enrollment timeframe.

[DACA Outreach]

We just want to note some of our outreach plans.

We are going to be sending mail to anyone who's currently in our system alerting them about new coverage opportunities and encouraging them to come back and see their eligibility for Health Connector plans due to this new change.

We're working also with community organizations that work most, more closely with, different immigrant populations to help spread awareness about this change.

And so, you know, if you do work with DACA recipients, please do help us spread this message and help those individuals gain access to coverage and potentially subsidized coverage as well.

[Identity Proofing Documents (IDP)]

This is a very exciting change that's happening, so I am thrilled to announce this here. Starting in November the Health Connector and MassHealth will begin accepting additional documents for IDP.

So additional documents will be allowed or allowable for verifying applicants' identity, and some in addition for immigration status. So, once the full list of acceptable

documents becomes effective, we will share that via communication, probably email. And we will also be updating our website. The link to our identity proofing page on our website is here on this slide and we'll be updating the list of acceptable documents here.

This is an expansion. There will be more types of documents that individuals and Assistants can use to get IDP unlocked and access into the online application, so we're really excited about that. Please stay tuned. Keep your eyes out for that email from us letting you know that these additional documents are ready to be accepted and please do review the full list when we send that communication.

[Health Connector Shopping Tools & Resources]

So, we're going to switch topics once again to talk about some of the Health Connector's shopping tools and resources going into Open Enrollment.

[Shopping Tools]

Okay. So, one tool that we have, well, I guess I want to actually start by telling everyone that the tools that and the resources that we're looking at here are all available on our web page and you don't or an individual doesn't have to have an online application to do these things. So, these are items that you can review with somebody who's interested in what they might be eligible for, or wanting to get more information about their eligibility, providers, or just the health plans that we offer.

So, these are all accessible from our website and I really want to point that out for people to really use them when they're talking to consumers who have questions, you know, without having to go through that full application.

So, the first one is our Get an Estimate tool, and you can see how to get there here at the image below. This tool is great because it will allow people to check for their eligibility for different plans and savings or potential subsidies, they might be eligible for with a couple of questions. So again, we call it an estimate, it's not a guarantee that that's what the coverage is going to be, but it's a way for someone to say, hey, this is

where I live, this is who's in my family, this is our income, a couple of basic questions and get a sense of what coverage might look like for them.

[Updated Resources]

The next tool I want, well, it's really a resource, a full set of resources, I want to highlight. In our Help Center, we have something called the Resource Download Center and here are some really amazing informational flyers and these will all be reflected to update the plan years, the plan year information for 2025 come November 1st.

So, I want to call out our Health Connector Guide to Subsidies there's great information there. We have shopping plan guides, ConnectorCare kind of overview, this can be really great to give out to either new ConnectorCare members or somebody who's, you know, trying to pick a plan. These can be a great resource to start to have the conversation with somebody about what plans are available to them and how they can learn more about the process for choosing their plan.

Again, we've highlighted here how to get there. Go to the Help Center, the Resource Download Center, these are great resources to use with consumers.

[Additional Support Information]

And then we also want to highlight that we have a Plan Finder tool, which is a way for individuals to see what different providers, facilities, hospitals, prescriptions are covered in the different available plans for them. So, you know, if somebody knows, hey, there's I really want this hospital, I really want to keep seeing that doctor, they're able to put that information in and see what different plans are available to them so this is a great tool. This is also in our Resource Download Center. Right at the top there is how you access it.

[Key Takeaways]

So, we're going to go to a few key takeaways here. A lot of them centered around the upcoming Open Enrollment which begins November 1st, a mere eight days away, so very exciting.

Health Connector members receive Preliminary and Final Eligibility notices. They should already have received most of these at this point, and they're invited and welcome to make application updates and changes prior to December 23rd to impact or change their coverage for January 1st of 2025.

And the ConnectorCare program continues to be available to individuals and families with incomes up to 500% of FPL; every region in the Commonwealth has 4 to 8 ConnectorCare carriers available; of course, we discussed that member premium contributions are increasing for 2025 for the ConnectorCare program; and Fallon has expanded to several additional zip codes in Bristol, Hampden and Plymouth counties; and then again, rates for our unsubsidized and APTC only plans will increase on average of 8.1% for next year.

[Key Takeaways (cont'd)]

And then additionally, we discussed the good news of DACA recipients with income over 300%, FPL, will begin to be eligible for Health Connector plans beginning in November for coverage starting in December.

And then, although not noted here again, keep an eye out for the new list of identity proofing documents also coming in November. And then our Shopping Guides and Resources will be updated, with 2025 information on November 1st. And here are just a reminder of those links to go get those tools.

[Thank You]

(Sue Kane) Great. Thank you, Sarah and Niki. I don't know if Sarah or Niki, if you have any final thoughts or information you'd like to share with the audience. (Sarah) I hope everyone has a great Open Enrollment. (Niki) Thank you. And please, I agree with Sarah, hope everyone has a great Open Enrollment, and please, please keep an eye out for very important emails through MTF over the next couple of weeks. So, thank you all.

(Sue Kane) Well, thank you everybody for joining us. And special thanks to Niki, Sarah and Ashley and Kara. Have a great rest of your day, everyone. I hope to see you at another MTF meeting soon. Take care. Bye bye.