



# Learning Series

Massachusetts Health Care Training Forum (MTF)

Spring 2022 - Revised 4/29/22

## MassHealth and the Health Connector

# MA Health Care Learning Series

The MA Health Care Learning Series provides regular updates and presentations from Health Connector and MassHealth staff, to educate those who help Massachusetts residents in applying, getting and keeping their health coverage through MassHealth, the Health Connector and Health Safety Net via [MAhealthconnector.org](http://MAhealthconnector.org)

# Agenda

## MAhealthconnector.org System Updates

- Reasonable Compatibility Update
- Updated Citizenship and Immigration Option
- Health Connector Auto-enrollment

# Reasonable Compatibility Update

“Reasonable Compatibility” is a term for a set of rules to determine when the self-attested income (the amount the applicant reports on the application) and the electronic data match amounts are ‘close enough’ (within a specific range) to be considered verified

**MassHealth’s purposes**, an individual’s income is considered to be reasonably compatible when:

- both the attested income and the income from the data sources are above the applicable income standard for the individual;
- both the attested income and the income from the data sources is at or below the applicable income standard for the individual;
- the attested income is at or below the applicable standard and income from the data sources is above the applicable standard, but their difference is 10% or less; or
- the attested income is above the applicable standard and the income from the data sources is at or below the applicable standard

# Reasonable Compatibility Update (continued)

On March 1, 2022, in anticipation of the COVID unwind of the federal Public Health Emergency, MassHealth increased the compatibility check to see if an applicant's self-attested income is verified by data sources

- The reasonable compatibility rules will increase to 20%, and if the applicant or member's income is within that percentage range, MassHealth will accept the applicant's self-attested income and consider it verified
- This means that applicants are less likely to be sent an RFI asking for proof of income, to receive a pre-populated MassHealth renewal, or to experience eligibility changes as part of Health Connector

# Updates to the Online System Release for Citizenship and Immigration (slide 1 of 3)

On April 5<sup>th</sup>, the online application system at [MAhealthconnector.org](https://MAhealthconnector.org) or HIX, was updated to provide a new document selection option for both the Citizenship and Immigration document selection screens to allow individuals to indicate when they do not have a required document available from the predefined list

## U.S. Citizen Document Selection Updates

- If an individual indicates they are a naturalized, acquired, or derived U.S. Citizen and their status cannot be verified by SSA, the HIX will present a new document selection option to select if they do not have a Naturalization or Citizenship Certificate available
- The new selection option will state: *“I am a naturalized, derived, or acquired U.S. citizen, but I do not have a Naturalization Certificate or Citizenship Certificate, and I need more time to provide acceptable document information.”*

# Citizenship and Immigration Screen

## - Citizenship/Immigration Status

[More information on Immigration Document Types](#)

*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.*

Is  a U.S. Citizen or U.S. National? \* **i**

Yes  No

Is  a naturalized, derived, or acquired citizen? \* **i**

Yes  No

Document Type (Select One) \*

Naturalization certificate **i**

Alien Number:  A#

Naturalization Certificate Number:

I do not have the Alien Number and/or Certificate Number at this time and I need more time to provide this information. (Required if you do not fill in the Certificate Number above and have a Certificate.)

Certificate of citizenship **i**


Alien Number:  A#

Citizenship Number: \*

I do not have the Alien Number and/or Certificate Number at this time and I need more time to provide this information. (Required if you do not fill in the Certificate Number above and have a Certificate.)

I am a naturalized, derived, or acquired U.S. citizen, but I do not have a Naturalization Certificate or Citizenship Certificate, and I need more time to provide acceptable document information. **i**

# Updates to the Online System Release for Citizenship and Immigration: Example

I am a naturalized, derived, or acquired U.S. citizen, but I do not have a Naturalization Certificate or Citizenship Certificate, and I need more time to provide acceptable document information. 

**Important!** Select this option only if you are a naturalized, derived, or acquired U.S. citizen, but:

- You do not have a citizenship document from the list above, or
- You do not have a citizenship document with the required information, or
- You are not sure which type of document you have.

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# Updates to the Online System Release for Citizenship and Immigration (slide 2 of 3)

## Immigration Document Selection Updates

- If an individual indicates they have an eligible immigration status **but** does not have an immigration document available from the predefined list, the HIX system will present a new document selection option to allow the individual to select
- The new selection option will state: *“I have an eligible immigration status, but my immigration document is not available at this time and I need more time to provide this information, or my immigration document is not listed above, or my immigration document does not have the required information.”*
- When either of these options are selected, either a citizenship or immigration RFI will be sent to the member or applicant

# Citizenship/ Immigration Status Screens

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.

/ a U.S. Citizen or U.S. National? \* **i**

Yes  No

Check this box  V has an eligible immigration status: **i**

We will try to verify your immigration status with federal data sources. If you provide more information about your immigration document, we can process your application faster. Check the box above to see the list of immigration documents. Choose your document from the list and provide the required information.

If you have an eligible immigration status, but do not have a document from the list with the information we require, you can still continue with the application by checking the box above and selecting the option: "I have an eligible immigration status, but my immigration document is not available at this time and I need more time to provide this information, or my immigration document is not listed above, or my immigration document does not have the required information." To learn more, see the [Member Booklet](#).

If you do not have an eligible immigration status, or do not complete this section, uncheck the box above to continue with the application. You may get only one or more of the following: MassHealth Standard (if pregnant), MassHealth Limited, the Children's Medical Security Plan (CMSP), or the Health Safety Net (HSN).

Document Type (Select One) \* **i**

Reentry Permit (I-327) **i**

Permanent Resident Card ("Green Card," I-551) **i**

Refugee Travel Document (I-571) **i**

Employment Authorization Card (I-766) **i**

Machine Readable Immigrant Visa (with temporary I-551 language) **i**

Temporary I-551 Stamp (on passport or I-94, I-94A) **i**

Arrival Departure Record (I-94, I-94A) issued by U.S. Citizenship and Immigration Services **i**

Arrival Departure Record in unexpired foreign passport (I-94) **i**

Unexpired foreign passport **i**

Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20) **i**

Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019) **i**

Notice of Action(I-797)/Other - With Alien Number **i**

Notice of Action(I-797)/Other - With I-94 Number **i**

I have an eligible immigration status, but my immigration document is not available at this time and I need more time to provide this information, or my immigration document is not listed above, or my immigration document does not have the required information. **i**

Is the victim of a crime or severe trafficking (or spouse, child, sibling, or parent of the victim), or a battered spouse or child (or child of parent of the victim)? (Optional)

Victim of severe trafficking (or spouse, child, sibling, or parent of the victim) **i**

# Immigration Status Screen

I have an eligible immigration status, but my immigration document is not available at this time and I need more time to provide this information, or my immigration document is not listed above, or my immigration document does not have the required information. ⓘ

Is Kim CAC a victim of severe trafficking (or spouse, child, sibling, or parent of the victim)? (Optional)

Victim of severe trafficking (or spouse, child, sibling, or parent of the victim)

Battered spouse or child (or child or parent of the victim) ⓘ

Is Kim CAC the same name that appears on his/her document?

Yes  No

Did Kim CAC arrive in the U.S. after August 22, 1996? \*

Yes  No

Is Kim CAC an honorably discharged veteran or active duty member of the military?  
*Answer "Yes" if Kim CAC is the spouse or child of an honorably discharged veteran or active duty member of the military. ⓘ*

Yes  No

Select this option **only** if you have an eligible immigration status, **but**:

- You do not have an immigration document available at this time and need more time to provide this information, or
- You do not have an immigration document from the list above, or
- You do not have an immigration document with the required information.

**Important!** Select this option only if you have an eligible immigration status but do not have a document with the required information from the list above or your information is not available right now. You must still give us proof to verify your status, even if you select this option. We will give you time to provide information proving your status. If you need more time to give us this information, you must ask for an extension before the requested due date. Go to [Mahealthconnector.org](http://Mahealthconnector.org) or call Customer Service at 1-877-MA-ENROLL (1-877-623-6765), or TTY: 1-877-623-7773 for people who are deaf, hard of hearing, or speech disabled, to learn more.

# Updates to the Online System Release for Citizenship and Immigration (slide 3 of 3)

- The new “no document” type selection options contain tool tips and users should select this only if they have a valid citizenship or immigration status, but do not have a required document from the predefined list provided in HIX
- The following are examples of applicants who may be expected to use the new “no document” selection options:
  - Individuals who are newly naturalized and have not yet received their naturalization certificate
  - PRUCOL individuals who have applied for an immigration status but have not been granted a status yet and do not have a document available from the predefined list (e.g., PRUCOLs with I-797 applications that do not contain Alien or I-94 numbers)
  - Afghan Evacuees or Cuban/Haitian Entrants who have fled their countries and did not have an opportunity to get their immigration documents in order

# Reasonable Opportunity Period

## **Reminder: Reasonable opportunity period (90 days)**

The individual has 90 days from receipt of the RFI notice for citizenship and immigration documents to provide all requested verifications.

### **Reasonable opportunity extension**

- Applicants/members having difficulty providing the requested documentation of immigration, can request a 90-day reasonable opportunity extension
  - Must be requested before the original RFI period expires

# Reminder: Valid Nonimmigrant Visas

- Per MassHealth regulations, applicants, and members with valid, **unexpired “nonimmigrant visas”** such as B1 (work visa) and B2 (visitor) visas are considered Immigrants Lawfully Present (ILP)
- Other valid nonimmigrant visas such as J1 (work and study-based exchange visa) and F1 (student visa) would also place a member into ILP status
- If an applicant or member with a nonimmigrant visa satisfies residency and other requirements, they may be eligible for MassHealth benefits or Health Connector coverage
- In some situations, a person may enter the U.S. on a valid nonimmigrant visa and apply for a different immigrant status during that time. If an applicant’s nonimmigrant visa expires, but the applicant can provide proof of their filed application for an upgraded status with the Department of Homeland Security (DHS), or for an extension of their visa (and they do not yet have employment authorization) they may qualify for PRUCOL or Person Residing Under Color of Law status

# Reminder: Valid Nonimmigrant Visas (continued)

- In some situations, if a nonimmigrant visa expires, and the applicant or member has not yet applied for an extension or an upgraded status, they may qualify for PRUCOL status if the circumstances of their case indicate that DHS is not contemplating enforcing departure
- An example of this situation currently would include a Ukrainian individual who entered after March 1, 2022, who has an expired visitor visa, and has not yet applied for a visa extension or for an upgraded status

Additional Resources: Recently published MassHealth Eligibility Operations Memos about eligibility for certain noncitizen groups:

- [EOM 22-03: Eligibility Rules for Cuban and Haitian Entrants](#)
- [EOM 22-04: Verification of PRUCOL Status](#)
- [EOM 21-15: MassHealth Benefits for Afghan Immigrant Evacuees](#)



# Health Connector Auto-enrollment



# Health Connector Auto-enrollment Overview

**The Health Connector is implementing a new auto-enrollment capability for certain zero-dollar premium eligible members.**

- Any applicant can check the autoenrollment check box, and if they newly qualify for \$0 ConnectorCare plan and don't shop and enroll into covered they may be auto-enrolled
- These system and operational changes are happening in a short-term and long-term phased approach
  - **April 2022:** Launch of the new checkbox in the online application at MAhealthconnector.org, where applicants and those Assisters helping applicants can “check the box” for auto-enrollment
  - **December 2022:** Enhanced system functionality for members that choose to be auto-enrolled

# How Auto-enrollment Works

## System Behavior:

- Multiple times per month, the system will look for unenrolled applications that have checked the auto-enrollment opt-in box and that qualify for a \$0 ConnectorCare plan
- Only individuals with open SEPs would be auto-enrolled
- ConnectorCare members that are auto-enrolled will have an active plan beginning the first day of the month following their auto-enrollment as long as they qualify by the 23rd of the month
  - If someone selects the auto-enrollment box beyond the 23rd of the month, it would not be in effect for the month immediately following
  - For example, if a member selects the auto-enrollment box on April 27 and does not shop, they will be enrolled for June 1

# How Auto-enrollment Works (continued)

## Plan Selection Criteria:

- If more than one \$0 plan exists, the batch will enroll the eligible individuals into the plan with the lowest monthly premium for the underlying Silver plan
- Individuals who actively enroll won't be auto-enrolled
- Auto-enrollment will only occur for someone who has not plan selected since they qualified for a \$0 plan
  - Individuals who plan select but don't pay or who enroll in a non-\$0 plan but terminate for non-payment will not be selected. We will consider outreach mechanisms for this population to confirm their preferred plan selection
  - Individuals who newly qualify for a \$0 plan after a non-payment termination from another eligibility would be auto-enrolled
  - Example: Plan Type 3B member with auto-enrollment box checked cancels plan in March. In August, individual reports change and becomes 2A eligible for a \$0 premium plan but doesn't shop. Member will be auto-enrolled

# New Auto-enrollment Screen in Online Application

- This new checkbox will be visible in the online application in early April (Release 24.2)

Application Year 2022   Start Your Application   Family & Household   Income   Additional Questions   **Review & Sign**

## Health Connector Automatic Enrollment

If you and your dependents are eligible for a Health Connector plan with a \$0 premium, you can choose to be automatically enrolled in that plan.

Check this box to give the Health Connector permission to automatically enroll you and your dependents in a \$0 Health Connector plan. If you are eligible for more than one \$0 plan, the Health Connector will select one for you.

By checking this box, you agree to the following statements:

- I understand that if I am automatically enrolled in a Health Connector plan, I will be accepting Advance Premium Tax Credits from the federal government to help pay for that plan, and I must file a federal income tax return for each year I receive those tax credits.
- I understand that I may have to repay some or all of those premium tax credits if my income is higher than what I reported to the Health Connector in this application or if I gain access to or enroll in other coverage during the year and do not report it to the Health Connector.
- I have read and agree to the [Terms and Conditions of Enrollment](#).

If you are automatically enrolled in a plan, you will have an opportunity to change to another plan, if one is available in your area. You will receive more information about your plan options after you submit your application.

**Continue**

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# Tax Implications for Auto-enrolled Members

- Like any member who enrolls in a ConnectorCare plan, these members will be responsible for reconciling any APTCs they receive
- Assistors should counsel members before “checking the box” that this is a new feature that can help them get or stay enrolled in coverage; however by checking this box, they are accepting the responsibility for filing taxes and reconciling APTCs
- Remind members to update their application throughout the year with any changes and especially income that could change the amount of APTC they receive to avoid repaying APTCs at tax time

# Member Examples (slide 1 of 4)

## Example 1:

- On 5/7, Marta becomes eligible for ConnectorCare 2A, and she checks the auto-enrollment box. She chooses a plan from Carrier B for \$10/month. She does not pay her binder payment on 5/23 and is not enrolled
- She will not be enrolled in Carrier A's \$0 plan in the next auto enrollment run because she already submitted an enrollment while continuously eligible for PT2A

# Member Examples (slide 2 of 4)

## Example 2:

- On 5/12, Alex becomes eligible for ConnectorCare PT1 and chooses Carrier A's \$0 but elects to take less than the maximum APTC and so must pay \$20 to effectuate coverage, which he does not do by 5/23. Alex had checked the auto-enrollment check-box when he originally applied
- However, he will not be auto-enrolled with maximum APTC at \$0 in the next auto enrollment run because he already submitted an enrollment while continuously eligible for PT1

# Member Examples (slide 3 of 4)

## Example 3:

- Carol checked the auto-enrollment box when she applied. She enrolls in ConnectorCare 2A in Carrier C's \$50 per month plan beginning in January 2022. During the year, she is terminated for non-payment effective 4/30
- Because of the SEP for individuals up to 150% FPL, she may still enroll in coverage. However, she should not be auto-enrolled in Carrier A's \$0 plan in the next batch because she already submitted an enrollment while continuously eligible for PT2A



# Member Examples (slide 4 of 4)

## Example 4:

- The facts are the same as in Example 3, except that Carol is enrolled in a ConnectorCare Plan Type 3B plan beginning in January and then terminates for nonpayment in June
- On July 12, she returns to HIX, updates her eligibility, and qualifies for PT1. She does not take action to enroll and so should be picked by the auto-enrollment batch for August 1 coverage

# Future changes for Auto-enrollment

- While many of the rules from the short-term approach would stay the same, the long-term approach would allow for random assignment to each of the \$0 plans in a region, if more than one is available
- As we get closer to December, we'll provide more information and updates



**Questions?**