

# Learning Series

Massachusetts Health Care Training Forum

Health Connector and MassHealth Updates

Winter 2025



**MassHealth**



# MA Health Care Learning Series

## Background

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

## Health Connector

- Health Connector Special Enrollment Period (SEP) Review
- End of Year Tax Filing Reminders

## MassHealth

- MassHealth Member Renewal Updates

## System Updates

- New changes to the Online Application at [MAhealthconnector.org](https://MAhealthconnector.org)

---

# Health Connector Special Enrollment Period (SEP) Review

# Health Connector Open and Closed Enrollment

Open Enrollment for plan year 2025 ended on Thursday, January 23<sup>rd</sup>

- When coverage is needed outside of Open Enrollment, encourage people to apply and see if they qualify for a Special Enrollment Period
- Depending on their eligibility, they may find out they qualify for MassHealth which has different start rules and start dates

# 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

# SEP Timeline Considerations

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

Below are a subset of life events that would allow for an SEP. A detailed list within the Health Connector's [Policy on Qualifying Life Events](#)

Loses minimum essential coverage (MEC) for a reason other than failure to pay premiums or fraud

Is a **victim of** domestic abuse or spousal abandonment

**Moves to Massachusetts** or gains access to new plans as a result of a permanent move (including release from incarceration)

Is enrolled in Health Connector coverage and becomes **newly eligible or ineligible** for APTCs

Is determined **newly eligible for ConnectorCare** or has a **ConnectorCare plan type** change

Becomes a **Lawfully Present** individual

**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



# ConnectorCare SEPs

Becoming newly eligible for ConnectorCare gives someone 60 days to enroll from the date of the eligibility determination. This includes people who become eligible for ConnectorCare due to the FPL limit increase to 500%.

- The online system looks at any existing eligibility to determine if someone is newly eligible
- ConnectorCare members cannot change plans outside of Open Enrollment unless they experience a new qualifying event, which includes a change of plan type or the start or end of a ConnectorCare premium waiver

# ConnectorCare SEP Example

- **Example:** Maria applies for coverage on 2/13 and is determined ConnectorCare eligible. They have 60 days to shop and enroll into coverage. They pick a plan and pay their first premium by the due date and is enrolled in a ConnectorCare plan for March 1
- In July, Maria reports an income change to their application that results in a ConnectorCare Plan Type change. Maria is eligible to change plans, as a ConnectorCare Plan Type change is a qualifying event

# Health Connector Policies

- To find any Health Connector policy, go to the Policy Center on MAhealthconnector.org: [Policies – Massachusetts Health Connector \(mahealthconnector.org\)](https://mahealthconnector.org/policies)
- To review the complete policy on qualifying events for individuals and families go to: [Policy NG-5 Mid-Year Life Events or Qualifying Events \(mahealthconnector.org\)](https://mahealthconnector.org/policy-ng-5)

---

# End of Year Tax Filing Reminders



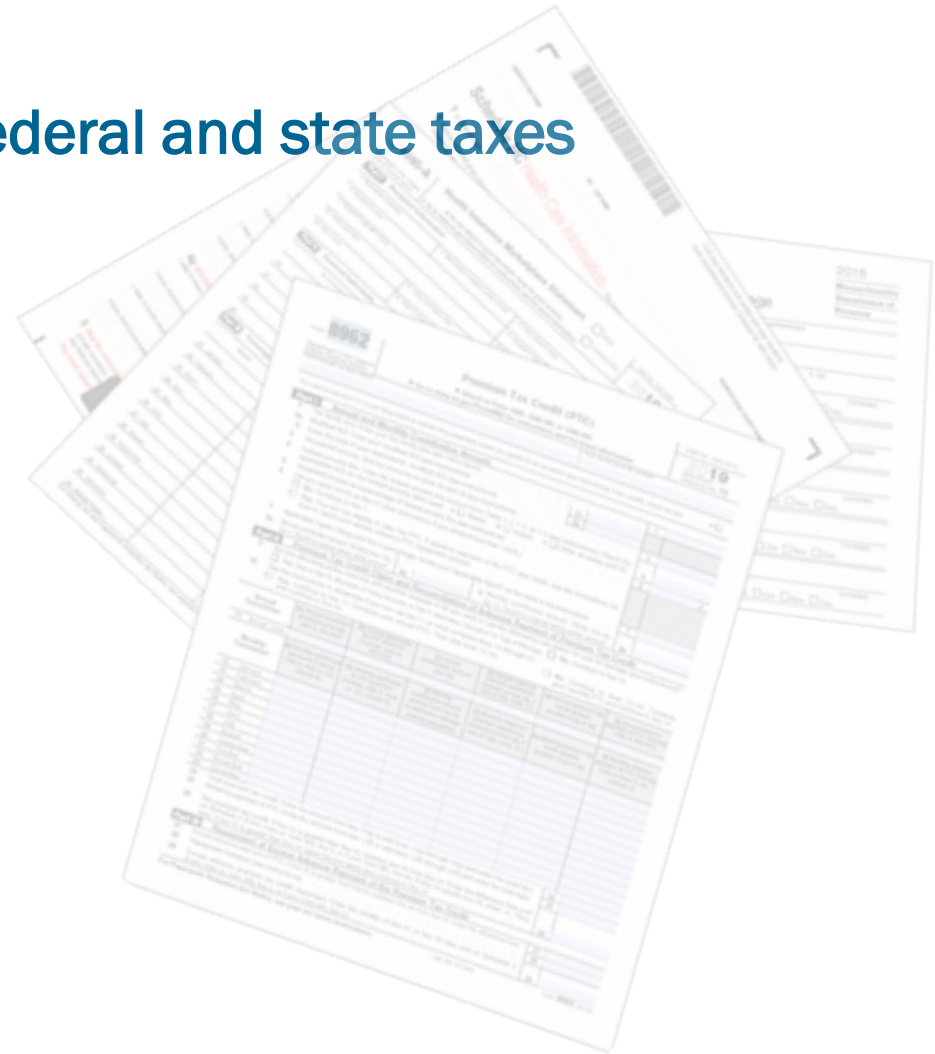
**MassHealth**



# Health Coverage and Taxes

Health insurance information is needed for federal and state taxes for two reasons:

- Determining subsidy eligibility
- Meeting coverage requirements, both Federal and State



# Federal Tax Filing Requirements

Health Connector members that receive federal advance premium tax credits (APTCs) must file and reconcile them on their federal tax return to continue to be eligible for them in future years.

- For members re-enrolling in coverage for 2025, individuals who do not file their taxes and reconcile their APTCs for two consecutive years, will NOT qualify for APTCs
  - As an example, someone you are helping is a ConnectorCare member and received APTCs for coverage years 2022 and 2023. They did not file taxes or reconcile their premium tax credits for 2022 or 2023
  - When shopping for 2025 coverage, they will NOT have access to APTC

# State Tax Filing: Important Facts

The Massachusetts Individual Mandate is still in effect, requiring most adults 18 and over to purchase health insurance if it is affordable to them and meets Minimum Creditable Coverage (MCC) standards.

- Consumers will have to provide proof of their enrollment in health coverage on their state taxes
- Failure to have health insurance for the entire year may result in a state tax penalty
- Certain individuals are exempt and not subject to the state individual mandate tax penalty. For example, individuals with income under 150% of FPL
- For more details visit: [What to do if you did not have health coverage for part or all of 2024 – Massachusetts Health Connector](#)

# Health Connector Member Forms

Members will receive a 1095 and 1099-HC to be used when they file their Massachusetts State Taxes and Federal Taxes.

Program	1095 info	1099-HC info
ConnectorCare	1095-A from the Health Connector	1099-HC from their health plan (carrier)
QHP with APTC or unsub	1095-A from the Health Connector	1099-HC from their health plan (carrier)
Catastrophic plan	1095-B from their health plan (carrier)	1099-HC from their health plan (carrier)
Health Connector for Business	1095-B from their health plan (carrier)	1099-HC from their health plan (carrier)



# MassHealth Member Forms

Members will receive a 1095-B and 1099-HC from MassHealth

Program	1095 info	1099-HC info
Standard	1095-B from MassHealth	1099-HC from MassHealth, unless member was 18 years or older and was <150% FPL all year
CarePlus	1095-B from MassHealth	1099-HC from MassHealth, unless member was <150% FPL all year
CommonHealth	1095-B from MassHealth	1099-HC from MassHealth, unless member was <150% FPL all year
Family Assistance (Direct Coverage)	1095-B from MassHealth	1099-HC from MassHealth, unless member was <150% FPL all year
Health Safety Net	No form – not MEC	No form – not MCC
Limited	No form – not MEC	No form – not MCC

For questions about why members received the Form MA 1099-HC or Form 1095-B from MassHealth, or if members want a **duplicate copy of either form**, contact the MassHealth Customer Service Center at (866) 682-6745, TTY: 711 for people who are deaf, hard of hearing, or speech disabled.

# Important Timelines & Dates for Tax Year 2024

Dates	Action
Mid-Late January	1095-A forms sent to all Health Connector members enrolled in a QHP (including ConnectorCare members).
January	1095-B forms will be sent to certain MassHealth Members.
March 1 – 18	Individuals are asked to report any corrections to 1095 or 1099-HC forms to the Health Connector and/or MassHealth as soon as possible, to allow new forms to be sent out prior to the tax filing deadline.
April 15 <sup>th</sup>	<b>State and Federal Tax filing deadline.</b>

# Free Tax Assistance

- **VITA:** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make **\$67,000** or less, persons with disabilities and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals
- **TCE:** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS
- AARP Foundation Tax-Aide: offers free tax help to anyone especially for those age 50 and older who can't afford a tax preparation service. IRS-certified volunteers understand that retirement or other life changes may make tax filing a little more complicated. AARP membership is not required

# Helpful Tax Resources

The Health Connector has gathered a links and resources on:

<https://www.mahealthconnector.org/taxes>

The screenshot shows the website's navigation bar with links for 'Get an Estimate', 'Help Center', 'Make a Payment', and 'Forms'. The main header includes the 'MASSACHUSETTS HEALTH CONNECTOR' logo and navigation links for 'GET STARTED', 'LEARN', 'ABOUT', 'CREATE ACCOUNT', and 'Sign In'. A sub-header reads 'Get your health coverage tax forms together'. The main content area features a paragraph stating: 'It is important to get all of your health care tax forms together before you file your taxes. If you were enrolled in coverage from different sources during 2024—like both insurance through the Health Connector and through a job—you will get different tax forms from those sources. See the chart below to see what forms you may get.' Below this is a section titled 'At a Glance: Health Care Tax Forms' with a table. To the right, a sidebar titled 'In this section' contains several links: 'Overview', 'Get your health coverage tax forms together', 'At a Glance: What to do you with your tax forms', 'Advance Premium Tax Credit (APTC) and your tax return reconciliation', 'What to do if you did not have health coverage for part or all of 2024', and 'Tax form copies and corrections'.

If you enrolled in 2024 in...	You will receive tax form...	You will get this form from...	You use it for...
a Health Connector or ConnectorCare plan <a href="#">More info</a>	1095-A	the Health Connector	your federal income tax return
	1099-HC	your health plan insurer	your Massachusetts state income tax

---

# MassHealth Renewals



# MassHealth Redetermination and Renewal Process

MassHealth is federally required to renew members annually.

- Automatic and prepopulated renewals may be completed for eligible members

Before January of 2025, MassHealth renewed members at the household level.

- Clarifying guidance from the Center for Medicare and Medicaid (CMS): Effective January 2025, MassHealth must conduct renewals at the individual level

What does this mean?

- This will result in changes to the member renewal experience
  - This applies to **ALL** members

# Renewal and Redetermination Process

1

## Non – Auto Renewal

- MassHealth needs more information from the member in order to complete the renewal
- Members will receive a blue envelope containing renewal instructions
- After members respond to the blue envelope, they may receive a Request for Verification (RFI or VC) if MassHealth needs more information from them

2

## Auto renewals

- MassHealth is able to automatically renew a member based on information that can be verified by state and federal data sources
- Members that can be auto renewed will be sent a notice in the mail notifying them of their automatic renewal

# Auto Renewal Criteria

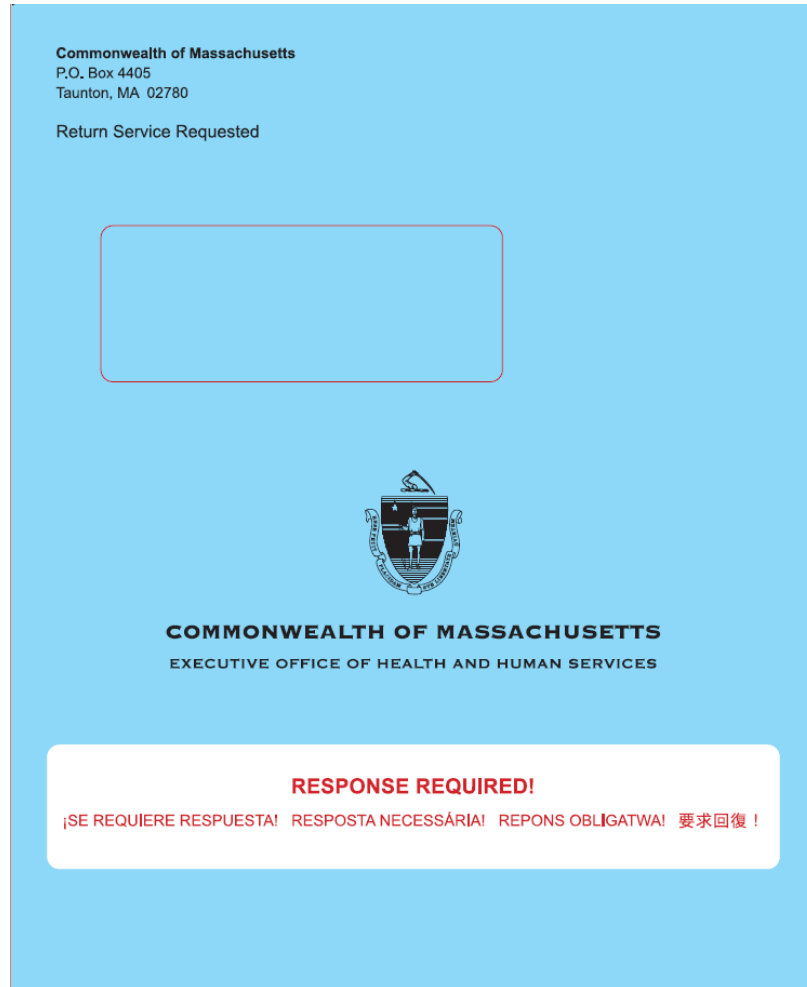
Whenever possible, MassHealth will attempt to automatically process a member's renewal through multiple avenues.

A member is auto renewed if they meet the following criteria:

- All information in their application is considered verified
- The member would receive the same or a more comprehensive MassHealth benefit



# Non-Autorenewal: Renewal Blue Envelope



## Content of the blue envelope:

- Renewal form
- Cover letter
- Babel sheet (translation information)
- Declination form
- Voter registration

# Sample Mixed Household Renewal Notice

Commonwealth of Massachusetts  
PO Box 4405  
Taunton, MA 02780-0419

MA HEALTH CONNECTOR  
the right place for the right plan

MassHealth

You can get this information in large print and braille. Call (800) 841-2900 from Monday through Friday, 8:00 A.M. to 5:00 P.M. TDD/TTY: 711.

000000\*

Date: August 15, 2024  
Notice ID: / MIXED HH CV  
MassHealth Member ID:  
Health Connector Member ID: RefID\_  
SSN:

### Important Notice about Your Health Coverage

Dear Mason Yi,

You and members of your household must update your information each year. MassHealth needs this information to renew your health coverage and give you the right type of coverage with MassHealth, the Children's Medical Security Plan (CMSP), the Health Safety Net (HSN), and the Massachusetts Health Connector.

We tried to renew health coverage for you and people in your household with federal and state data sources. But, we didn't get the information we need to renew the coverage. See the section "People Who Must Renew Now."

**IMPORTANT FOR MASSHEALTH, CMSP AND HSN MEMBERS!**

If you or people in your household do not respond to this notice by September 29, 2024 your benefits may decrease or end.

Questions? Visit [MAhealthconnector.org](https://mahealthconnector.org) or call (800) 841-2900. TDD/TTY: 711.

MA HEALTH CONNECTOR  
the right place for the right plan

MassHealth

### People Who Must Renew Now

- We could not renew coverage using federal and state data sources for the people below.
  - Name: , Member ID: , Date of Birth:
  - Name: , Member ID: , Date of Birth:

We could not verify the person's income.

- Action person or persons in this section must take: They need to update their information online or by filling out the enclosed form. Please follow the instructions in the section "What you need to do" and complete your renewal by 09/29/2024.

### What you need to do

- Review the information about your household**  
You will find the information from your household's application for health coverage on the form called *Massachusetts Renewal Application for Health and Dental Coverage and Help Paying Costs* that came with this letter.
- Update your information or tell us that nothing has changed**  
Even if your information hasn't changed, you will still need to respond by September 29, 2024, or your MassHealth, CMSP or HSN eligibility could decrease or end.

Choose one of the following ways to either update your information or confirm that nothing has changed:

- **Online (Recommended):** The fastest way to renew health coverage for your household is online through our website at [MAhealthconnector.org](https://MAhealthconnector.org). Renewing your household's information online allows you to see right away if you still qualify.
  - Go to the My Eligibility section of the website and choose the **Year 2024** application to review.
  - Go to <https://dev0.mahix.org/individual/code/DKN416> where you will be able to create an account and see your renewal information.
  - Review each page of your application and update any information that has changed. Click "Save and Continue" on each page until you've submitted your application on the Rights and Responsibilities page.
  - Make sure you submit any additional documentation requested on the eligibility results page.
- **Phone:** Call us at (800) 841-2900. TDD/TTY: 711. We can help you complete your household renewal over the phone.
- **Paper:** Review and follow the instructions on the form called *Massachusetts Renewal*

Questions? Visit [MAhealthconnector.org](https://MAhealthconnector.org) or call (800) 841-2900. TDD/TTY: 711.

# Sample MassHealth Renewal Notice

Commonwealth of Massachusetts  
Executive Office of Health and Human Services

Commonwealth of Massachusetts  
PO Box 4405  
Taunton, MA 02780-0419

You can get this information in large print and braille. Call (800) 841-2900 from Monday through Friday, 8:00 A.M. to 5:00 P.M. TDD/TTY: 711.

000000\*

Date: August 09, 2024  
Notice ID: / NON AUTO-RENEWAL  
Member ID:  
SSN:

**Important Notice about your health coverage**

Dear

You and members of your household must update your information each year. MassHealth needs this information to renew your health coverage and give you the right type of coverage with MassHealth, the Children's Medical Security Plan (CMSP), the Health Safety Net (HSN), and the Massachusetts Health Connector.

**IMPORTANT!**

Your household must renew by 09/23/2024 or your MassHealth, CMSP, or HSN benefits may end or decrease.

We tried to renew health coverage for you and people in your household with federal and state data sources. But, we didn't get the information we need to renew the coverage. See the section "People Who Must Renew Now."

**People Who Must Renew Now**

- We could not renew coverage using federal and state data sources for the people below.

Questions? Visit [MAhealthconnector.org](https://www.mahealthconnector.org) or call (800) 841-2900. TDD/TTY: 711.

Commonwealth of Massachusetts  
Executive Office of Health and Human Services

Name: Member ID: Date of Birth:  
Name: Member ID: Date of Birth:

We could not verify the person's income.

**What do you need to do?**

Please complete your annual eligibility renewal by doing one of the following:

- **Online:** The fastest way to renew health coverage for your household is online through our website at [Mahealthconnector.org](https://www.mahealthconnector.org).  
Your username is . Go to the *My Eligibility* section of the website and follow the instructions listed there.  
Renewing your household's information online is the only way to get a real-time, automatic decision to see if you still qualify.

OR

- **Paper:** Please review and follow the instructions on the attached form called the *Massachusetts Renewal Application for Health and Dental Coverage and Help Paying Costs* included with this letter.

Fax all pages to  
1-857-323-8300

OR

Mail all pages to:

Commonwealth of Massachusetts  
Health Insurance Processing Center  
PO Box 4405  
Taunton, MA 02780

OR

- **Phone:** Call us at (800) 841-2900. TDD/TTY: 711. We can help you complete your household renewal over the phone.

OR

- **In person:** Call us at (800) 841-2900. TDD/TTY: 711 to find a MassHealth Enrollment Center (MEC) near you. You can also look in the Member Booklet for a list of MEC addresses.

**What happens next?**

We will continue your household's **current** coverage for up to 45 days from the date of this

Questions? Visit [MAhealthconnector.org](https://www.mahealthconnector.org) or call (800) 841-2900. TDD/TTY: 711.

# Renewing via MAhealthconnector.org

- The online application at [MAhealthconnector.org](https://MAhealthconnector.org) will renew for each member of a household instead of for the combined household
- Individual members may have different renewal dates
- Notices, banners and messages on pages showing renewal information will specify which household member(s) are in a renewal period (Also see slide 39)

---

# MassHealth Renewals Scenario



# Scenario: MassHealth Members

Joanna

Mark

Joanna (age 29) and Mark (age 30), are married and file their taxes jointly. Mark is the head of household. Joanna is pregnant and both submitted their application in March of 2024. They are both under the MassHealth income threshold.

- Program determination:
  - Joanna is determined eligible for Standard and continuous eligibility
  - Mark is eligible for CarePlus

# Scenario: MassHealth Member Renewals

Joanna

Mark

One year later: March 2025, Joanne and Mark are up for renewal

**Qualified member:** Individual members selected for MassHealth's renewal process

- Joanna and Mark are **qualified members** as they both are selected for renewal
- MassHealth pings state and federal data sources to verify information
  - **Results:**
    - Household income for Joanna and Mark is at 175% FPL

# Scenario #1

Joanna

Mark

## Joanna was auto-renewed:

- She is pregnant
- Income threshold is under 200% FPL
- Continues to be eligible for MassHealth Standard

Joanna

Mark

## Mark was not auto-renewed

- Income went up, above CarePlus' threshold



# Question

Mark receives the blue renewal package from MassHealth, from what you already know, who will need to complete the renewal?

- a) Both, Mark and Joanna need to complete their renewal
- b) Only Joanna
- c) Only Mark
- d) They do not need to complete a renewal as they were auto-renewed for coverage
- e) I'm not sure

# Answer

Mark receives the blue renewal package from MassHealth, from what you already know, who will need to complete the renewal?

Answer: C

c) Only Mark

# Scenario #1: Possible Outcome #1

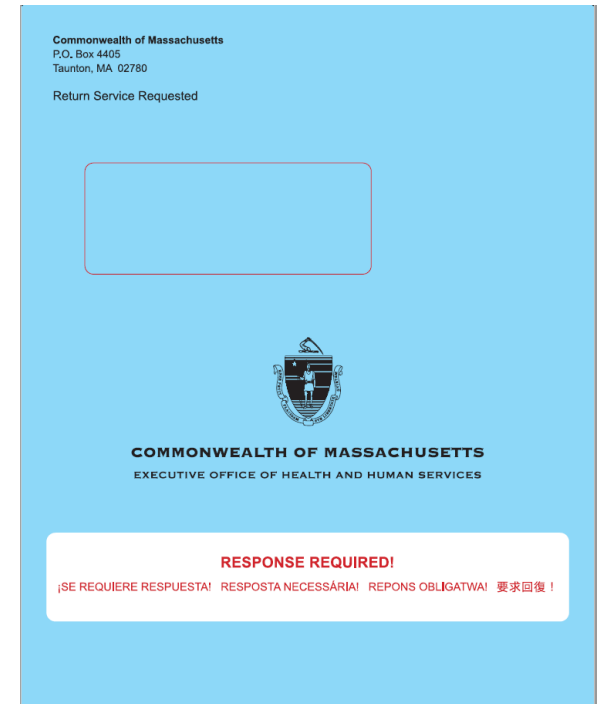
Joanna

Mark

As head of household Mark will be mailed the blue renewal notice

Renewal notice will state:

- Joanna was auto-renewed and eligible for MassHealth Standard
- Mark needs to complete his renewal
  - Mark responds to his renewal on time where he restates their original pre-renewal self-attested income and no other changes are reported
  - Mark sent an RFI for income and responds to his renewal on time
- **Result:** Joanne remains on Standard and Mark remains on CarePlus



# Scenario #1: Possible Outcome #2

Joanna

Mark

Mark did not respond to his renewal on time:

- **Result:** Joanna remains eligible for Standard
  - Using the information matched for Mark through data sources, Mark is determined eligible for the Health Connector (depending on income: ConnectorCare or QHP with HSN)
    - Mark will receive a notice from the Health Connector and a denial notice from MassHealth
- New Renewal Dates:
  - Joanna's renewal date will be March 2026
  - Mark selects and pays the Health Connector plan premium; he will be renewed during the next Health Connector's renewal process in the fall of 2025

# Scenario #1: Possible Outcome #3

Joanna

Mark

Joanne was auto-renewed, and Mark is a QHP member.

It is fall 2025 and Mark is up for renewal through the Health Connector's renewal process

- What we know:
  - Joanna will continue to be eligible for MassHealth Standard as she's continuously eligible and her next renewal is March 2026.
  - Mark will receive his renewal notice from the Health Connector and will need to respond and can pick a plan during Open Enrollment for 1/1/2026 effective date

---

# MAhealthconnector.org System Updates

The MassHealth logo, which includes the text 'MassHealth' in white. The text is overlaid on a dark blue silhouette of the state of Massachusetts.

# MAhealthconnector.org System Updates

January 30, 2025, Release 30 (R30) will be deployed in the online system at [MAhealthconnector.org](https://MAhealthconnector.org) or commonly known as HIX.

- The updates will include the following:
  - New Premium Waiver for Health Connector option for Document Upload on the Manage Documents page
  - Minimum Value Attestation Question for Employer Sponsored Plans
  - HRA Enhancements
  - Ability to see "Denial" reasons for coverage
  - MassHealth Renewal Display Enhancement

# R.30 System Updates

- **New Premium Waiver for Health Connector option for Document Upload on the Manage Documents page**
  - Account holders can now upload the Health Connector's premium waiver
  - Account holders will see this as a new option when selecting an option from the drop down in **Document Upload**
- **Applicants can see the reason for a denial** if they are not eligible for MassHealth or a Qualified Health Plan
  - There is link, "see denial reason," displayed next to the **Program Eligibility** that provides the reason for the denial



# R.30 System Updates

- **Minimum Value Attestation Question for Employer Sponsored Plans**
  - Additional question asking if the ESI plan meets minimum value standards for the entire family
  - Only appears if there is another family member covered by the policy
- **Health Reimbursement Account (HRA) Enhancements**
  - If there is an HRA reported on the application, it is no longer required to include an end date for HRA

# R.30 System Updates: MassHealth Individual Renewal

Sample MassHealth Individual Redetermination and Renewal

HEALTH CONNECTOR  
The right place for the right plan

MassHealth

Accessibility Get Assistance English Notifications (1)

Dashboard Applications Plans Documents Assisters Appeals Enrollment and Notices

Welcome [redacted] (RefID\_ [redacted])

The due date to complete the renewal application for [redacted] is **February 28, 2025**. Go to the 'Next Steps' section for more information.

**Next Steps**

Year 2025

Task: Complete Renewal

Due Date: February 28th, 2025 36 Days Left

Complete Renewal

**Payments**

2025

MassHealth

\$ [redacted]

**Report Changes to your Application**

Report changes related to:

- Income/Health insurance
- Home address
- Adding member/Change to applying
- Removing member/Change to not applying
- Status
- Name/Sex/SSN
- Application type
- Pregnancy
- Past tax credits
- Mailing address & Contact preferences

Report Changes

# Thank You!

---

