

MassHealth Program Overview

Executive Office of Health and Human Services
MassHealth Operations

June 2018

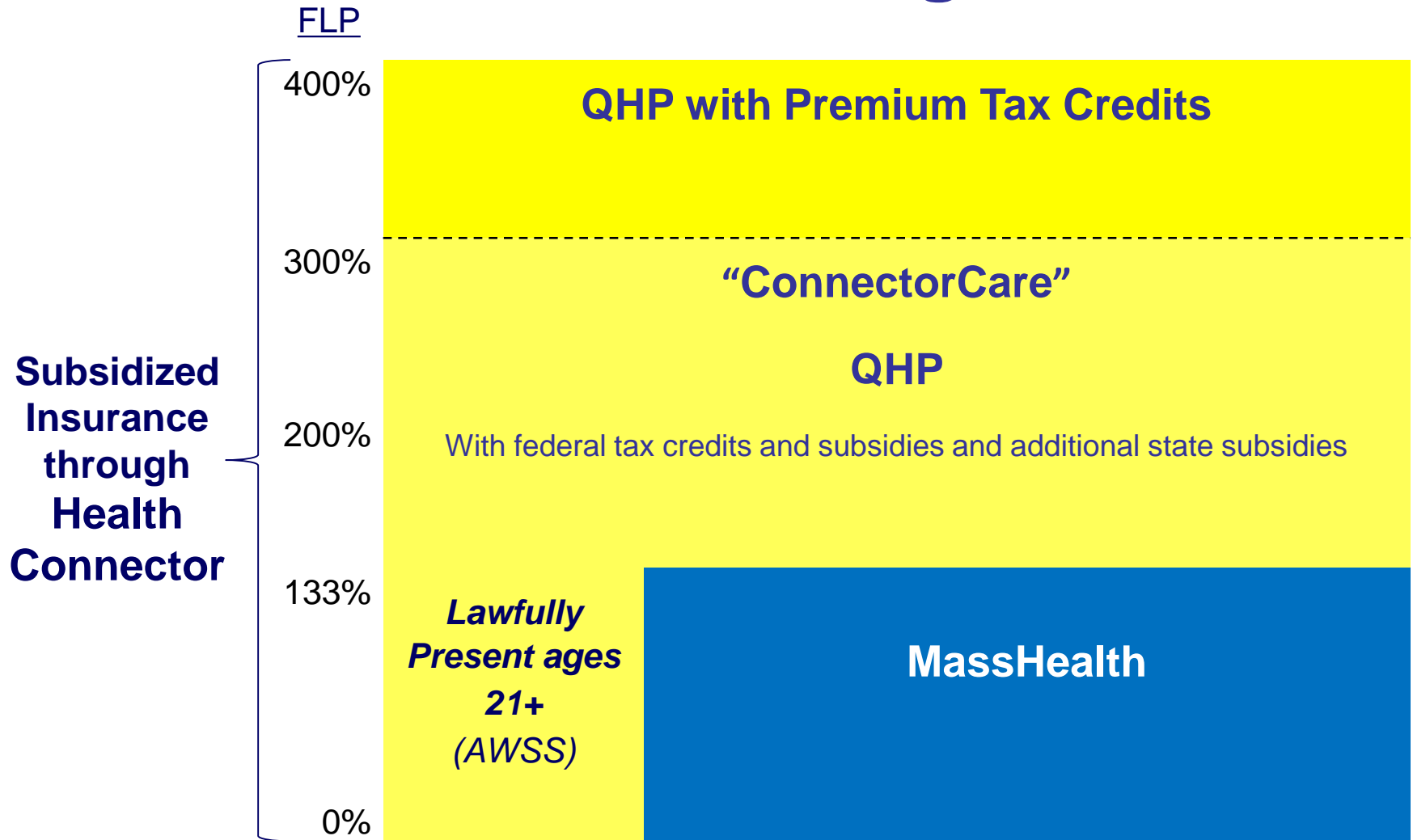


Agenda

- MA Health Care Coverage
- MassHealth's Health Plan Options
- Resources

MA Health Care Coverage

MA Health Care Coverage



Note: Children, disabled individuals and adults with HIV or breast or cervical cancer remain eligible for MassHealth at higher incomes (income levels vary).

MassHealth Eligibility Criteria for ACA Application

- The following eligibility criteria must be verified for anyone seeking coverage at MAhealthconnector.org (subsidized or unsubsidized)
 1. **Citizenship:** This verifies that the applicant is a citizen, national or non-citizen who is lawfully present. To verify this, HHS (Executive Office of Health and Human Services) will act as a facilitator between the online system (HIX/IES) and the Social Security Administration and the Department of Homeland Security through the Federal Data Hub
 2. **Incarceration status:** This verifies that the applicant is not incarcerated. It's important for Exchanges to utilize any data sources that are available and approved by HHS.
 3. **Residency:** This verifies that the applicant is a resident or intends to reside in the state.

Eligibility Criteria (cont.)

- Additional criteria must be verified:
- 4. **Indian Status:** There will be special cost sharing rules for American Indians and Alaska Natives (AI/ANs) enrolling in coverage through the online system.
- 5. **Income and Family Size:** Must determine countable income and family size based on Modified Adjusted Gross Income (MAGI), that factors in IRS income tax rules.
- 6. **Eligible for or enrolled in Government Sponsored Insurance (GSI):** MassHealth, Medicare, Veterans benefits, etc.
- 7. **Eligible for or enrolled in affordable Employer Sponsored Insurance (ESI):** Must meet federal minimum value and affordability requirements

* State and federal data matches will verify eligibility criteria

Coverage Types in MA

■ MassHealth

- Standard
- CommonHealth
- CarePlus
- Family Assistance
- Limited
- CMSP

■ Health Connector

- Qualified Health Plan (QHP)
- QHP with Advanced Premium Tax Credit (PTC)
- ConnectorCare plans (QHPs which include additional premium and cost sharing subsidies)

■ Health Safety Net

2018 MassHealth Income Standards and Federal Poverty Guidelines

Family Size	MassHealth Income Standards		100% Federal Poverty Level		5% Federal Poverty Level		120% Federal Poverty Level		133% Federal Poverty Level		135% Federal Poverty Level	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	\$522	\$6,264	\$1,012	\$12,144	\$51	\$612	\$1,214	\$14,568	\$1,346	\$16,152	\$1,366	\$16,392
2	\$650	\$7,800	\$1,372	\$16,464	\$69	\$828	\$1,646	\$19,752	\$1,825	\$21,900	\$1,852	\$22,224
3	\$775	\$9,300	\$1,732	\$20,784	\$87	\$1,044			\$2,304	\$27,648		
4	\$891	\$10,692	\$2,092	\$25,104	\$105	\$1,260			\$2,782	\$33,384		
5	\$1,016	\$12,192	\$2,452	\$29,424	\$123	\$1,476			\$3,261	\$39,132		
6	\$1,141	\$13,692	\$2,812	\$33,744	\$141	\$1,692			\$3,740	\$44,880		
7	\$1,266	\$15,192	\$3,172	\$38,064	\$159	\$1,908			\$4,219	\$50,628		
8	\$1,383	\$16,596	\$3,532	\$42,384	\$177	\$2,124			\$4,698	\$56,376		
For each additional person add	\$133	\$1,596	\$360	\$4,320	\$18	\$216			\$479	\$5,748		

2018 MassHealth Income Standards and Federal Poverty Guidelines

Family Size	150% Federal Poverty Level		200% Federal Poverty Level		250% Federal Poverty Level		300% Federal Poverty Level		400% Federal Poverty Level	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	\$1,518	\$18,216	\$2,024	\$24,288	\$2,530	\$30,360	\$3,035	\$36,420	\$4,047	\$48,564
2	\$2,058	\$24,696	\$2,744	\$32,928	\$3,430	\$41,160	\$4,115	\$49,380	\$5,487	\$65,844
3	\$2,598	\$31,176	\$3,464	\$41,568	\$4,330	\$51,960	\$5,195	\$62,340	\$6,927	\$83,124
4	\$3,138	\$37,656	\$4,184	\$50,208	\$5,230	\$62,760	\$6,275	\$75,300	\$8,367	\$100,404
5	\$3,678	\$44,136	\$4,904	\$58,848	\$6,130	\$73,560	\$7,355	\$88,260	\$9,807	\$117,684
6	\$4,218	\$50,616	\$5,624	\$67,488	\$7,030	\$84,360	\$8,435	\$101,220	\$11,247	\$134,964
7	\$4,758	\$57,096	\$6,344	\$76,128	\$7,930	\$95,160	\$9,515	\$114,180	\$12,687	\$152,244
8	\$5,298	\$63,576	\$7,064	\$84,768	\$8,830	\$105,960	\$10,595	\$127,140	\$14,127	\$169,524
For each additional person add	\$540	\$6,480	\$720	\$8,640	\$900	\$10,800	\$1,080	\$12,960	\$1,440	\$17,280
Institutional Income Standard \$72.80										

Application Filing

Application Filing for ACA Coverage

- Apply faster online! Go to MAhealthconnector.org
- Apply by phone:
 - Call the Health Connector Customer Service at 1-877-MA-ENROLL (1-877-623-6765) or
 - MassHealth at 1-800-841-2900 (TTY: 1-800-497-4648)
- Apply in person at a MassHealth Enrollment Center
- Apply using the **under 65 ACA-3 paper application** when other methods are unsuccessful. Mail the application to

Health Insurance Processing Center

P.O.Box 4405

Taunton, MA 02780

Or

Fax: 1-857-323-8300

MassHealth Renewals

ACA Renewals

- MassHealth is required to renew households annually
- Automatic and prepopulated renewals will be completed for eligible households
- Households not auto renewed are sent letters to heads of households explaining that their family should submit a new application within **45 days** at <http://www.MAhealthconnector.org>
- Households can renew online, by paper, or over the phone.

MassHealth Health Plan Options

Who are MassHealth Managed Care Eligible Members?

- Under 65, with no other health coverage such as Third Party Liability (TPL), including Medicare
- Living in the community
- In the following MassHealth coverage types:
 - Standard
 - CommonHealth
 - CarePlus
 - Family Assistance

What Health Plan Options are Available to MassHealth Members in 2018?

- Members will have the following choices:
 - Managed Care Organization (MCO) Plan
 - Primary Care Clinician (PCC) Plan
 - **Accountable Care Organizations (ACO)***
 - Accountable Care Partnership Plan
 - Primary Care ACO

NEW

*Became effective for enrollment on **March 1st, 2018**

MassHealth Health Plan Options

Accountable Care Partnership Plans

- Be Healthy Partnership
- Berkshire Fallon Health Collaborative
- BMC HealthNet Plan Signature Alliance
- BMC HealthNet Plan Community Alliance
- BMC HealthNet Plan Mercy Alliance
- BMC HealthNet Plan Southcoast Alliance
- Fallon 365 Care
- My Care Family
- Tufts Health Together with Atrius Health
- Tufts Health Together with BIDCO
- Tufts Health Together with Boston Children's ACO
- Tufts Health Together with CHA
- Wellforce Care Plan

Primary Care ACO Plan

- Community Care Cooperative (C3)
- Partners HealthCare Choice
- Steward Health Choice

MCO Plan

- Boston Medical Center Health Plan (BMCHP)
- Tufts Health Together (Tufts)

PCC Plan

Primary Care Providers in the PCC Plan network

What's an Accountable Care Organization (ACO)?

- ACOs are groups of doctors, hospitals, and other health care providers who come together to give coordinated, high-quality care to MassHealth members. This way, MassHealth members get the right care at the right time. When an ACO succeeds in delivering high quality, coordinated and efficient care to its members, MassHealth will reward the ACO.
- The goals of these new health plans are to:
 - Coordinate care for members
 - Emphasize the role of primary care
 - Reward providers for improving patient health outcomes and lowering costs
 - Invest in supporting and increasing links to community groups to support members with complex behavioral health needs or in need of long term services and supports.

Accountable Care Partnership Plan

Accountable Care Partnership Plans



PCPs

You have to choose a PCP within the Accountable Care Partnership Plan's network.



Medical Services and Behavioral Health Services

You will receive medical AND behavioral health services from providers in the Accountable Care Partnership Plan's network.

When can members select or change their PCP or Plan?

- During the Plan Selection Period, members can select the Partnership Plan directly. They can also select or choose to be assigned a PCP.
- During their Fixed Enrollment Period, members cannot change plans but can choose different PCPs in their health plan network at any time.

■ Who can choose this plan?

- Managed care eligible members
- Member must live in the service areas covered by the ACO

Primary Care ACOs

Primary Care ACOs



PCPs

You have to choose a PCP within the Primary Care ACO's network.



Medical Services

You will receive medical services from providers in the MassHealth network.



Behavioral Health Services

You will receive your behavioral health services from the Massachusetts Behavioral Health Partnership (MBHP) network.

When can members select or change their PCP or Plan?

- During their Plan Selection Period, in order to enroll in this plan members must choose a Primary Care ACO and a PCP affiliated with that Primary Care ACO.
- During members' Fixed Enrollment Period, they cannot change plans but can choose different PCPs within the MassHealth network at any time.

■ Who can choose this plan?

- Managed care eligible members
- A given Primary Care ACO may not have PCPs available near where a member lives, in which case they can not enroll in it.

Managed Care Organization (MCO)

Managed Care Organizations



PCPs

You have to choose a PCP within the MCO's network.



Medical Services and Behavioral Health Services

You will receive medical AND behavioral health services from providers in the MCO's network.

When can members select or change their PCP or Plan?

- During the Plan Selection Period, members can select MCOs directly. They also can select or choose to be assigned a PCP.
- During members' Fixed Enrollment Period, they cannot change their plans but can choose different PCPs in the MCO's network at any time.

■ Who can choose this plan?

- Managed care eligible members
- Member must live in the service areas covered by the MCO
- *Note:* PCPs who are part of an ACO will not be available as PCPs in MCO plans.

Primary Care Clinician (PCC) Plan

Primary Care Clinician Plan



PCPs

You have to choose a PCP within the PCC Plan network.



Medical Services

You will receive medical services from providers in the MassHealth network.



Behavioral Health Services

You will receive your behavioral health services from the Massachusetts Behavioral Health Partnership (MBHP) network.

When can members select or change their PCP or Plan?

- Members in the PCC Plan can change to an MCO or ACO at any time and members can change their PCC in the PCC Plan at any time.

■ Who can choose this health plan?

- Managed care eligible members
- *Note:* PCPs who are part of an ACO will not be available as PCCs in the PCC Plan.

** Primary Care Clinicians can provide primary care services to Fee-for-Service members and specialty services to MassHealth members in any system*

Plan Selection and Fixed Enrollment Period

■ Plan Selection Period

- Members enrolled in a MassHealth Accountable Care Organization (ACO) Plan or the Managed Care Organization (MCO) plan will have a 90-day Plan Selection Period **every year**.
- During this time, members can enroll or switch their health plans for any reason.
- If members are happy with their current health plan, they do not need to take action. They will remain in their current plan.

■ Fixed Enrollment Period

- Following the 90-day Plan Selection Period, members will enter a Fixed Enrollment Period and will only be able to change health plans for certain reasons listed later in the presentation.

■ How a member can enroll in an ACO or MCO plan

- Online at [MassHealthChoices.com](https://www.masshealthchoices.com)
- Completing and mailing the MassHealth Health Plan Enrollment Form
- Calling MassHealth Customer Service

Fixed Enrollment Period

- Once a member is in their Fixed Enrollment Period they cannot move to another health plan until their next Plan Selection Period, unless MassHealth determines that one of the exceptions below applies.
 - ❖ You move out of the MCO, Accountable Care Partnership Plan or Primary Care ACO service area.
 - ❖ The MCO, Accountable Care Partnership Plan or Primary Care ACO does not, because of moral or religious objections, cover the service you request.
 - ❖ You need related services to be performed at the same time; not all related services are available within the network; and your primary care provider or another provider determines that receiving the services separately would subject you to unnecessary risk.

Fixed Enrollment Period (cont.)

- ❖ You receive poor quality care, lack access to services covered, or lack access to providers experienced in dealing with your health care needs.
- ❖ The MCO or Accountable Care Partnership Plan is no longer contracted with MassHealth to cover your service area, or your PCP who participates in your Primary Care ACO is not available in your service area.
- ❖ You demonstrate to MassHealth that the MCO, Accountable Care Partnership Plan, or Primary Care ACO has not provided access to providers that meet your health care needs over time, even after you request assistance.
- ❖ You are homeless (and MassHealth's records also indicate that you are homeless), and the MCO, Accountable Care Partnership Plan, or Primary Care ACO cannot accommodate your needs geographically.
- ❖ You demonstrate to MassHealth that the MCO, Accountable Care Partnership Plan, or Primary Care ACO substantially violated a material provision of its contract with MassHealth.

Fixed Enrollment Period (cont.)

- ❖ MassHealth imposes a sanction on the MCO, Accountable Care Partnership Plan, or Primary Care ACO that specifically allows you to disenroll from your MCO, Accountable Care Partnership Plan, or Primary Care ACO without cause.
- ❖ You demonstrate to MassHealth that the MCO, Accountable Care Partnership Plan, or Primary Care ACO is not meeting your language, communication, or other accessibility preferences or needs.
- ❖ You demonstrate to MassHealth that your key network of providers, including PCPs, specialists, or behavioral health providers, have left the MCO, Accountable Care Partnership Plan, or Primary Care ACO network.

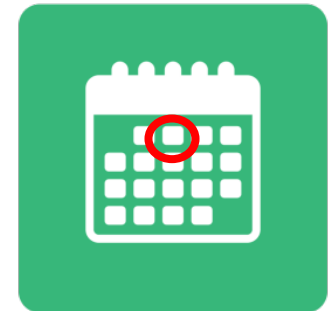
Will the Plan Selection Period and Fixed Enrollment Period Apply to Everyone?

- No. The following members are exempt from the Plan Selection and Fixed Enrollment Periods:
 - Newborns until their first birthday
 - MassHealth members who are in the care and custody of the Department of Children and Families (DCF) or Department of Youth Services (DYS)
 - Members enrolled in the PCC Plan
 - PCC Plan members can choose a different PCC in the PCC Plan or can choose to enroll in an MCO Plan at any time. *However*, members that select to enroll in an MCO (or ACO) will have a Plan Selection Period followed by a Fixed Enrollment Period.

Health Plan Enrollment Process

■ When to enroll in a MassHealth health plan?

- Members determined eligible for MassHealth and are eligible to enroll in a managed care plan, they have **14 days to pick a plan from the date of eligibility**.
- If the member does not select a plan, he/she will be auto-assigned into a plan.



■ How to Enroll?

- Go online at www.MassHealthChoices.com *fastest way*
- Mail or fax in the MassHealth Enrollment form:
<https://masshealth.ehs.state.ma.us/StateForms/>
- Call MassHealth Customer Service (1-800-841-2900 TTY: 1-800-497-4648)

■ When can someone change health plans?

- Members can change health plans during their annual Plan Selection Periods

MassHealthChoices.com

MassHealth

Members now have access to a wide range of information and tools to help them **Learn, Compare, and Enroll.**

Home | MassHealth x

Secure | https://masshealthchoices.com

Apps Managed bookmarks For quick access, place your bookmarks here on the bookmarks bar. Import bookmarks now...

SEARCH CHANGE TEXT SIZE ENGLISH SPANISH

Get answers Words to know Member materials Contacting health plans Contacts and links

MassHealth

Welcome to MassHealth

Changes are coming to the MassHealth program! Starting on **March 1, 2018**, MassHealth will offer new health plans for you to choose from. Use this website to explore your options.

Learn

Learn about the MassHealth program and your available health plan choices.

Compare

Compare health plans and providers

Enroll

Enroll in a health plan

In-person help near you

We are here to help you enroll. We can tell you about MassHealth's new health plan options, answer your questions, and help you choose health plans and providers.

[Find in-person help >](#)

It's time to enroll!

Get answers

What is the MassHealth program?

What is an Accountable Care Organization (ACO)?

What is a Managed Care Organization (MCO)?

What is the Primary Care Clinician (PCC) Plan?

[Learn more >](#)

ACTIVITY

RESOURCES

Contact Information: MassHealth

<https://www.mass.gov/topics/masshealth>

(800) 841-2900 (TTY: (800) 497-4648)

■ MassHealth Enrollment Center

- 📍 45 Spruce St.
Chelsea, MA 02150
- 📍 367 East St.
Tewksbury, MA 01876
- 📍 21 Spring St., Suite 4
Taunton, MA 02780
- 📍 88 Industry Ave., Suite D
Springfield, MA 01104

- **Central Processing Unit**
(SACA-2) Application Processing Center
PO Box 290794
Charlestown, MA 02129
Fax: 1-617-887-8799

- **Health Insurance**
(ACA-3) Application Processing Center
P.O. Box 4405
Taunton, MA 02780
Fax: 1-857-323-8300

Contact Information: Massachusetts Health Connector

- www.MAhealthconnector.org
- 1-877-MA ENROLL (1-877-623-6765)

TTY: 1-877-623-7773

- Walk-in Centers:



Boston

133 Portland Street

Boston, MA 02114



Western MA

88 Industry Avenue

Springfield, MA 01104



Central MA

146 Main Street

Worcester, MA 01608

Contact Information: Health Safety Net (HSN)

<https://www.mass.gov/orgs/health-safety-net>

- Health Safety Net Customer Service Center
- 1-877-910-2100
- hsnhelpdesk@state.ma.us

Enrollment Assistors

Certified Application Counselors

- The Commonwealth has approximately 1,600 Certified Application Counselor (CACs)

Navigators

- 15 Navigator Organizations statewide

Go to www.MAhealthconnector.org, select “Help Center” to find local listings

Enrollment Assisters

SHINE (Serving the Health Insurance Needs of Everyone)

- SHINE Counselors assists elders and individuals with disabilities in understanding their Medicare and MassHealth benefits and other health insurance options
- For more information visit <http://www.mass.gov/elders/>
- To schedule an appointment call: 1-800-AGE-INFO
(1-800-243-4636)

MassHealth Customer Service Center

NO TIME TO WAIT?

Use the MassHealth self-service system to....

- 1 ■ **Verify your MassHealth coverage or health plan coverage**
- **Request an application**
- **Confirm transportation benefits (PT-1 form)**
- 4 ■ **Get premium billing information**

This service is available 24 hours a day, seven days a week. If you need to speak with someone, our Customer Service representatives are available Monday through Friday from 8 a.m. till 5 p.m.

Call **1-800-841-2900 (TTY: 1-800-497-4648)** and follow the option to the information you want.

WE'RE READY TO HELP!

Certified Application Counselors (CACs): When calling this Interactive Voice Response (IVR) System, you must be actively working with a member. The member must already be on the phone or physically with you when you call the IVR System.

PT-1 refers to authorization for non-emergency transportation



THANK YOU
Questions?