

MassHealth Program Overview

Executive Office of Health and Human Services

MassHealth Operations

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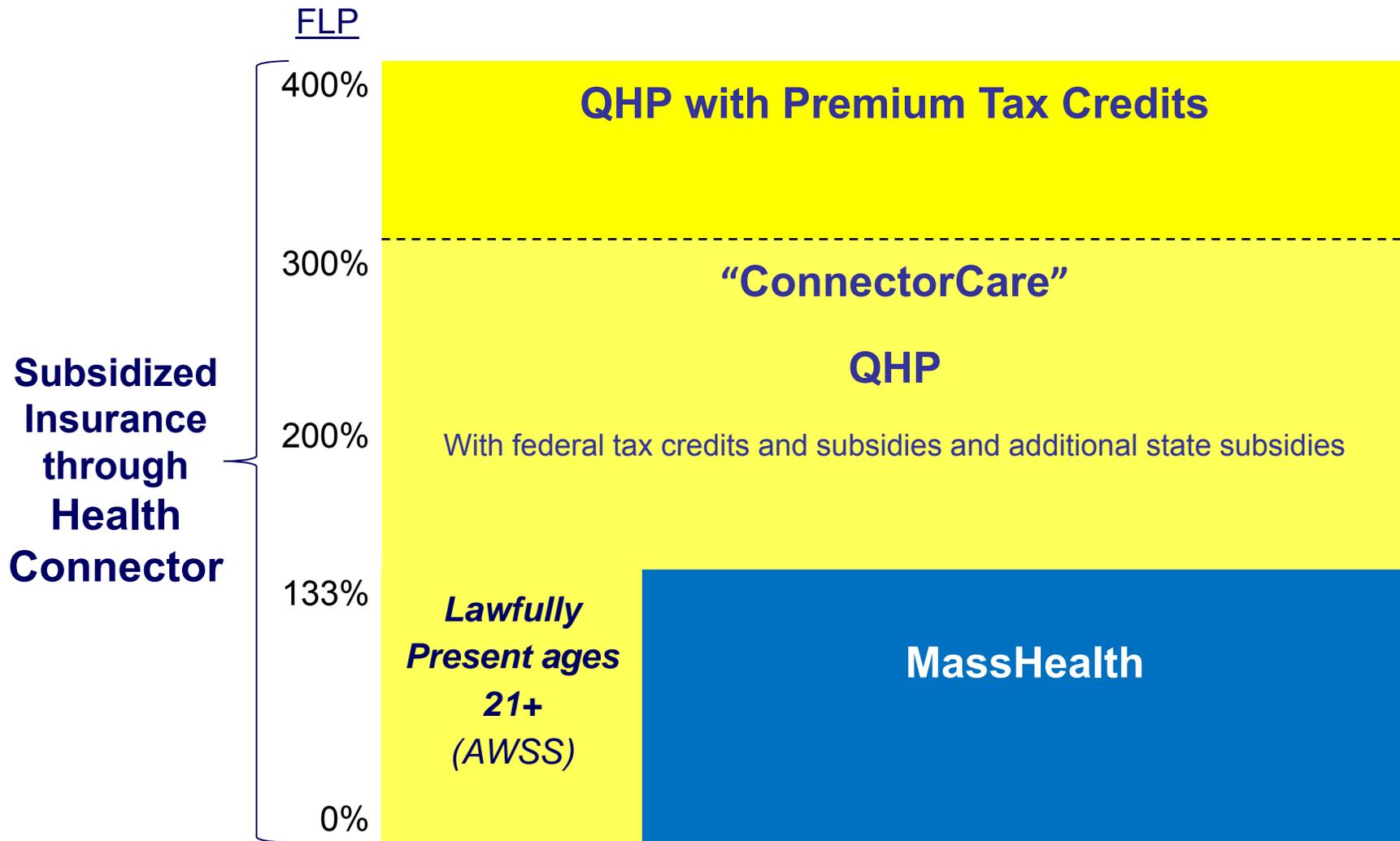


Agenda

- MA Health Care Coverage
- MassHealth's Health Plan Options
 - Plan Selection Period and Fixed Enrollment Period
 - Health Plans Options
- MassHealth Traditional Coverage
- The Application and Renewal Process
- 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

- There are six universal eligibility factors that all applicants and members must meet:
 - Massachusetts residency
 - Providing or applying for a Social Security Number
 - Assignment of Rights to Medical Support and Third Party Payments
 - Good Cause for Non-Cooperation
 - Assignment of Third Party recoveries
 - Potential sources of health care
 - Utilization of potential benefits

MassHealth Eligibility (cont.)

- The following additional factors must be considered when determining eligibility:
 - Citizenship or immigration status
 - Categorical (disability, age, children, pregnancy)
 - Financial (income)
 - Household composition, age, and tax filing status

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

MassHealth's Health Plan

Plan Selection and Fixed Enrollment Period

■ Plan Selection Period

- Members enrolled in a MassHealth MCO health 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

- After the 90-day Plan Selection Period has ended, 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 MCO plan

- Online at <http://mass.gov/MassHealth>
- Completing and mailing the MassHealth Health Plan Enrollment Form
- Calling MassHealth Customer Service

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:
 - 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 will have a Plan Selection Period followed by a Fixed Enrollment Period.
- MassHealth members who are in the care and custody of the Department of Children and Families (DCF) or Department of Youth Services (DYS)
 - These members can switch MCOs or join the PCC Plan at anytime for any reason

Fixed Enrollment Period

- Once a member is in their Fixed Enrollment Period they cannot move to another health plan until your next Plan Selection Period, unless MassHealth determines that one of the exceptions below applies to you.
 - ❖ Member move out of your health plan's service area.
 - ❖ Member need related services to be performed at the same time, and those related services are not all available within their health plan's network, and their primary care provider or another provider determines that receiving those related services separately would be an unnecessary risk to the member.
 - ❖ Member's health plan is not meeting their needs for other reasons including but not limited to poor quality of care, lack of access to covered services, or lack of access to providers experienced in dealing with their health care needs.

Fixed Enrollment Period (cont.)

- ❖ Member's MCO no longer serves their geographic area. MassHealth will let them know if this happens.
- ❖ Member's MCO has not provided access to health care providers that meet their health care needs over time, even after they've asked for help.
- ❖ MassHealth has information that members are homeless, and their MCO does not have providers who can meet their specific geographic needs.
- ❖ Member's MCO is not meeting their language, communication, or other accessibility needs or preferences.
- ❖ Member's key network providers, including primary care physicians, specialists, or behavioral health providers, have left their MCO's network.
- ❖ Member's health plan, because of moral or religious objections, does not cover a service the member seek.
- ❖ Member's MCO has substantially violated a material provision of its contract with MassHealth.
- ❖ MassHealth sanctions member's MCO by allowing members to dis-enroll from the health plan. MassHealth will let members know if this happens.

Will Plan Selection Period and Fixed Enrollment Period Apply to Everyone? (cont.)

- Plan Selection Period and Fixed Enrollment Period will apply to members voluntarily enrolled in an MCO, if the member is seeking to change to another MCO.
- However, members voluntarily enrolled in an MCO can transfer to the PCC Plan at any time, or, choose to receive all services on a fee for service basis.
- Members who are voluntarily enrolled in an MCO include:
 - Members who are enrolled in the Kaileigh Mulligan Program
 - Members who are enrolled in a home and community-based services waiver program
 - Members who are receiving Title IV-E adoption assistance

Managed Care Eligible Members

■ Managed Care Eligible Coverage Types

- Current and future MassHealth's managed care populations:
 - Under 65, no TPL (Third Party Liability) (including Medicare)
 - Living in the community
 - In the following MassHealth Coverage Types:
 - MassHealth Standard
 - CommonHealth
 - CarePlus
 - Family Assistance

Current Choices for Managed Care Members (cont'd)

- Currently, managed care members can choose:
 - Primary Care Clinician (PCC) Plan:
 - Behavioral health is managed by the Massachusetts Behavioral Health Partnership (MBHP)
 - All other services (medical and Long Term Services and Support (LTSS)) are provided directly by MassHealth
 - Managed Care Organization (MCO) in their region:
 - Manages medical and behavioral health services
 - LTSS is provided directly by MassHealth

Future Choices for Managed Care Members

- Members will have the following choices when new health plans become available:
 - Managed Care Organization (MCO) program,
 - Primary Care Clinician (PCC) Plan, and
 - **Accountable Care Organizations (ACO)**

Future Choices for Managed Care Members

- This winter 2017 MassHealth will now offer new choices of health plan for member's called an Accountable Care Organization.
 - An ACO is a group of Primary Care Providers (PCP) who work together to make sure a member's overall health care needs are met. When they are part of an ACO, their doctors will work with the member and each other to coordinate their care and help them meet their health goals.
 - In an ACO, a PCP is responsible for working with the member and the ACO's network of providers to help better coordinate their care and connect them with available services and supports. This coordination can help them get the right care at the right time to improve their health and keep them healthy.

New Health Plan Choice

	Definition
Accountable Care Partnership Plans	A group of PCPs who have exclusively partnered with an Managed Care Organization (MCO) to use their provider network to provide integrated and coordinated care for members
Primary Care ACOs	A group of PCPs who contract directly with MassHealth to use it's provider network to provide integrated and coordinated care for members
MCO's and MCO Administered ACO	Managed Care Organization (MCO) that has a network of providers to deliver care. MCO's may contract with an ACO to provide more integrated and coordinated care.
PCC Plan	MassHealth's statewide managed care option that uses the MassHealth provider network to deliver care

Member Enrollment in New MCOs and ACOs

- In order to ensure that all managed care eligible members are enrolled in an MCOs and ACOs (or PCC Plan) by winter of 2017, certain members will have a “Special Assignment” to plans.
- Special Assignment:
 - Will be based on keeping members with their PCP, to the extent possible.
 - Members who will be Specially Assigned will receive a notice and an enrollment guide from MassHealth.
 - All health plan options (ACO, MCO, and PCC Plan) will be presented in an enrollment guide
 - Members will default to their Specially Assigned plans on December 18th if they do not make another choice.
- MCO and ACO enrolled members will have a Plan Selection Period beginning winter of 2017, and the Fixed Enrollment Period will begin for those members spring of 2018.

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
- 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 Traditional Coverage

Coverage Types for 65 & Over Living in the Community and Waiver Programs

- Standard
- CommonHealth
- Family Assistance
- Limited
- Senior Buy-In (QMB)
- Buy-In
- QI-1 (Qualified individual)
- Health Safety Net
- *Medicare Part B (2017) is \$109.00 for most people.*
- *MassHealth can be a secondary payer for Medicare beneficiaries*

Income & Asset Standards for MassHealth Coverage for 65 & Over Living in the Community

	<u>Income</u>	<u>Assets</u>
Individual	\$1,005/ monthly	\$2,000
Couple	\$1,354/monthly	\$3,000

- Applicants over income will receive a six month deductible; but they may still be eligible for a MassHealth Buy-In coverage and or for the Health Safety Net

Buy-In Programs

- Qualified Medicare Beneficiary (QMB) 100%FPL
- Specified Low Income Beneficiary (SLMB) 120%FPL
- Qualified Individual -1 (QI-1) 135% FPL
- Income guidelines vary for the Buy-In Programs
- 2017 asset limits are \$7,390 for an (Individual) and \$11,090 for a (Couple) for all Buy-In programs

Countable Assets

- Countable assets include, but are not limited to,
 - value of bank accounts
 - certificates of deposit
 - mutual funds, stocks and bonds
 - the value of real property, except your home, if it meets eligibility requirements

Noncountable Assets

- The home you live in if it is located in Massachusetts, unless you are getting long-term-care services in a long-term-care facility
- One vehicle for each household
- Life insurance policies for both you and your spouse if the total face value for each of you is \$1,500 or less
- Burial plots up to \$1,500 per person for you and your spouse that is specifically set aside for funeral and burial expenses.

Noncountable Assets (cont.)

- Up to \$1,500 per person for you and your spouse that is specifically set aside for funeral and burial expenses
- An irrevocable burial trust or prepaid irrevocable burial contract set up in reasonable amounts for future payment of funeral or burial expenses
- A complete list of countable and non countable assets can be found in the MassHealth regulations at 130 CMR: 520.007 and 520.008

MassHealth Home and Community Base Service (HCBS) Waiver Programs

- The HCBS Waiver Programs are:
 - The Frail Elder Waiver
 - Persons with an Intellectual Disability (3 types)
 - Persons with Traumatic Brain Injury Waiver
 - Acquired Brain Injury Waiver Residential Habilitation
 - Acquired Brain Injury Waiver Non-Residential Habilitation
 - Money Follows the Person Waiver Residential Supports
 - Money Follows the Person Community Living Waiver

Waiver Program Financial Determination

- Waiver participants are eligible for MassHealth Standard
- Financial eligibility guidelines for the waivers are:
 - Income at or \leq 300% SSI 2017 Federal Benefit Rate (FBR) which is \$735 a month \times 3 = \$2205 a month.
 - Assets \leq \$2,000 for the individual applicant/member.
 - **Assets \leq \$120,900 for the spouse of the married waiver applicant/member.**

NOTE: If there is a spouse, the spouse's income is not counted.

MassHealth Regulations for other waiver programs can be found at
130 CMR: 519.007

Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2)

- The SACA-2 application

- Mailed or faxed to

MassHealth Enrollment Center Central Processing Unit
P.O. Box 290794
Charlestown, MA 02129-0214
Fax: 617-887-8799

- Hand delivered to:

MassHealth Enrollment Center
Central Processing Unit
The Schrafft Center 529 Main St., Suite 1M
Charlestown, MA 02129-0214

MassHealth Renewals: Traditional

- Traditional populations including elders and members in the Home and Community Based Waiver programs will be renewed annually on their due dates
- Automatic and Prepopulated Renewals will be completed for eligible households
- An eligibility form is mailed to the member to complete within 45 days
- Documentation for applications and renewals will be attempted to be verified with a data match
- If a data match does not happen MassHealth will request verification from the member

Resources

Contact Information

www.mass.gov/masshealth

1-800-841-2900

■ 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

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

Health Safety Net (HSN)

- 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) spread across nearly all hospitals and Community Health Centers

Navigators

- The Commonwealth has selected and Certified 15 Navigator organizations

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)

2017 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	\$1,005	\$12,060	\$51	\$603	\$1,206	\$14,472	\$1,337	\$16,040	\$1,357	\$16,281
2	\$650	\$7,800	\$1,354	\$16,240	\$68	\$812	\$1,624	\$19,488	\$1,800	\$21,600	\$1,827	\$21,924
3	\$775	\$9,300	\$1,702	\$20,420	\$86	\$1,021			\$2,264	\$27,159		
4	\$891	\$10,692	\$2,050	\$24,600	\$103	\$1,230			\$2,727	\$32,718		
5	\$1,016	\$12,192	\$2,399	\$28,780	\$120	\$1,439			\$3,190	\$38,278		
6	\$1,141	\$13,692	\$2,747	\$32,960	\$138	\$1,648			\$3,654	\$43,837		
7	\$1,266	\$15,192	\$3,095	\$37,140	\$155	\$1,857			\$4,117	\$49,397		
8	\$1,383	\$16,596	\$3,444	\$41,320	\$173	\$2,066			\$4,580	\$54,956		
For each additional person add	\$133	\$1,596	\$349	\$4,180	\$18	\$209			\$464	\$5,560		

2017 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	\$1,508	\$18,090	\$2,010	\$24,120	\$2,513	\$30,150	\$3,015	\$36,180	\$4,020	\$48,240
2	\$2,030	\$24,360	\$2,707	\$32,480	\$3,384	\$40,600	\$4,060	\$48,720	\$5,414	\$64,960
3	\$2,553	\$30,630	\$3,404	\$40,840	\$4,255	\$51,050	\$5,105	\$61,260	\$6,807	\$81,680
4	\$3,075	\$36,900	\$4,100	\$49,200	\$5,125	\$61,500	\$6,150	\$73,800	\$8,200	\$98,400
5	\$3,598	\$43,170	\$4,797	\$57,560	\$5,996	\$71,950	\$7,195	\$86,340	\$9,594	\$115,120
6	\$4,120	\$49,440	\$5,494	\$65,920	\$6,867	\$82,400	\$8,240	\$98,880	\$10,987	\$131,840
7	\$4,643	\$55,710	\$6,190	\$74,280	\$7,738	\$92,850	\$9,285	\$111,420	\$12,380	\$148,560
8	\$5,165	\$61,980	\$6,887	\$82,640	\$8,609	\$103,300	\$10,330	\$123,960	\$13,774	\$165,280
For each additional person add	\$523	\$6,270	\$697	\$8,360	\$871	\$10,450	\$1,045	\$12,540	\$1,394	\$16,720

Institutional Income Standard \$72.80

THANK YOU
Questions?