

**Open Enrollment is the time of year when anyone can newly apply for coverage, current members' coverage is renewed for the upcoming year, and everyone can shop and change plans for the new coverage year.**

The Health Connector's Redetermination and Renewal Processes are activities that occur each year, over several months, before and during the Open Enrollment Period.



Many of the processes and timelines for Open Enrollment 2023 will be the same as previous years. However, this year there will be some operational changes in consideration of the ongoing Federal Public Health Emergency and CMS guidance.

### ***Health Connector Redeterminations and Renewals Review:***

- In August and September, the Health Connector makes a preliminary eligibility determination for actively enrolled Health Connector members and Health Connector members who are part of mixed households.
  - Mixed households are households that have both Health Connector members and MassHealth members.
- Available federal and state data sources are used to check for income and other factors.
- If a member has income that **was verified with documents provided by the member within the last year**, that income will be used to determine eligibility for 2023 coverage.
- If the household **has not verified their income in the last year** and data sources are incompatible, Health Connector will make the determination using available electronic data sources.
- If household has not verified their income in the last year and data sources are **compatible with the income we are using**, we will continue to use the current (attested) income to determine eligibility for 2023.
- If there is no available data about a member, we will not be able to determine eligibility for MassHealth or Health Connector.
- If someone is projected to lose subsidies for 2023, edit their application and walk through the income section to confirm everything is up to date, then resubmit the application.

## Verifications

- Members who have **outstanding verifications** should send them as soon as possible, as the verified information will help create the most accurate 2023 eligibility.
- Members who owe verifications when their preliminary eligibility is determined may see **changes on their 2023 eligibility** online and in their notice.

## Noticing

- **Notices** with the results of the preliminary eligibility determination are **sent in August and September** to all Health Connector enrollees that applied for financial assistance.
  - Households with only Health Connector members will get:
    - Health Connector Preliminary Eligibility notice
  - Mixed Households will receive either a:
    - Health Connector Preliminary Eligibility notice (for Mixed Households who can be auto-renewed); or a
    - Combined (co-branded) Health Connector and MassHealth notice for Mixed Households with a MassHealth pre-populated form (for those Mixed Households who cannot be auto-renewed).
      - Remember, as the Public Health Emergency continues, current MassHealth members will not be downgraded; however, they may be asked to complete a renewal online or return a renewal form.
      - Encourage all members to update their applications for 2022 and 2023, and return or respond to any notice received from the Health Connector or MassHealth
  - Depending on the type of household you are working with, the review period is between 30 – 45 days.
- **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 the following year.
  - This notice will include the health plan name and premium for the upcoming year, and their APTC amount.
  - Those who were determined eligible but not enrolled and got a 2023 application will get a 2023 eligibility notice during this timeframe. It will not include any renewal information.

## Open Enrollment

- **Open Enrollment begins on November 1st.** The Health Connector follows guidelines to place members into their dental and medical plans each year.
- For coverage effective January 1, 2023, payment is due on December 23, 2022.

## Medicare Reminders

Health Connector members who are **identified as Medicare eligible** in their 2023 application will lose access to State and Federal subsidies.

- They can remain in an unsubsidized Health Connector plan through the end of the calendar year.
- These individuals will not be renewed for the upcoming year (they will lose their Health Connector health plan at the end of the calendar year).
- If they are enrolled in a Health Connector Dental plan, they will be eligible to stay enrolled in Dental for the next year.

## Getting Support:

- We will continue to encourage those who need in person help to call ahead to schedule an appointment with an Assister
- Most of the Health Connector walk-in centers have reopened. Visit the Health Connector's website for updated information: <https://www.mahealthconnector.org/about/contact>
- Health Connector Customer Service will offer the following extended hours:

Contact Center Hours of Operation	Open Enrollment 2023	Closed Enrollment
Monday – Friday	8 AM – 6 PM	8 AM – 6 PM
Extended Weekday Hours	8 AM – 8 PM Dec. 22, Dec. 23, Jan 20, & Jan. 23	N/A
Special Weekend Hours	10 AM – 4 PM Dec 17, Jan 21 & Jan. 22	N/A

## ***Special Considerations for Coverage Year 2023:***

### **Failure to Reconcile (FTR) Changes**

- Due to the ongoing Federal Public Health Emergency, the Health Connector will not be checking for FTR for OE 2023.
- Like last year, members that fail to reconcile (FTR), will not lose tax credits in 2023.
- This year, the IRS will not send FTR indicators and the Health Connector will not use FTR as part of its renewal process.
- Members and applicants should file Form 8962 with their taxes for 2022
- Relief from tax credit reconciliation was limited to the 2020 tax year only, so they should plan to file Form 8962 with their 2022 taxes in the spring.

### **Automatic enrollment**

- The Health Connector continues to automatically enroll individuals who have opted-in to automatic enrollment if they qualify for a \$0 plan. Individuals who are eligible but not enrolled for a \$0 plan in 2023 and who have checked that box will be automatically enrolled in a plan for January. This includes if they became eligible for a \$0 plan for 2023 but are not eligible for a \$0 plan in 2022.
- Applicants can change plans after auto-enrollment occurs if they prefer a different carrier

### **Mixed Households**

- Due to the ongoing federal public health emergency, there are special considerations for Masshealth members.
- Like last year, members who are part of mixed households (households with both Health Connector & MassHealth members) will receive a preliminary eligibility notice from the Health Connector and may receive a renewal form from MassHealth.
- As the Public Health Emergency continues, in certain circumstances those who are currently receiving MassHealth will not be downgraded; however, they may be asked to complete a renewal online or return a renewal form.
- This change will allow members to continue in their coverage until the public health emergency expires.
- Encourage members to update their applications for 2022 and 2023 and return or respond to any notice received from the Health Connector or MassHealth.

### **American Rescue Plan / Inflation Reduction Act Updates**

- Some of the savings that consumers were able to take advantage of, due to American Rescue Plan have been extended through the Inflation Reduction Act.
- Specifically the enhanced subsidies for all enrollees, including those over 400 percent of FPL will continue for an additional three years.

### Income Considerations

- The increased “reasonable compatibility” threshold that determines whether someone receives a request to verify their income also applies to renewals. So, when we checked for updated income as we created 2023 applications, we considered someone verified as long as the income we’re using now was not less than 20% lower than what we received back from our data sources
- If you are working with a member whose account shows “unknown” income, edit their application and walk through the income section to confirm everything is up to date, then resubmit the application.
- These members will likely receive a request for income verification after you submit the application. Please remind members to send this proof as soon as possible to ensure they maintain their subsidies into 2022.
- It’s important to review an applicant’s income to make sure that it still accurately reflects what they expect to earn, both for this year and next year