

ACA LEARNING SERIES

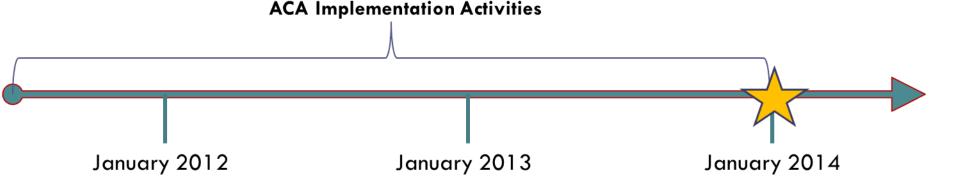
Impact on Massachusetts & Implementation Activities to Date

Massachusetts Health Care Training Forum (MTF)
ACA Transition Toolkit and Other ACA Outreach Tools
Conference Call

Massachusetts ACA Learning Series

The purpose of this ACA Learning Series is to educate staff who currently assist Commonwealth Care, Commonwealth Choice, MassHealth and Health Safety Net (HSN) members at Massachusetts hospitals, health centers and community-based organizations

- Introduce key concepts and create awareness
- Deliver important, detailed information that will prepare you for assisting populations you serve
- Provide you with specific information and training to help populations obtain coverage



Agenda

- □ ACA Transition Toolkit
- MassHealth ACA Member Transition Advance
 Letters
- □ Health Connector Open Enrollment Packets
- Outreach Tools for Enrollment Assisters

ACA Transition Toolkit

ACA Transition Toolkit

- MassHealth, the Health Connector and Health Safety Net have worked together to develop an ACA Member Transition Toolkit
- This toolkit will help you understand the changes that will take effect on January 1, 2014 because of the Affordable Care Act (ACA) also known as national health care reform
- ☐ You can see:
 - How a person's health coverage may change
 - What actions a person must take to make sure that he or she has health insurance in 2014

ACA Transition Toolkit

6

 Available for download on the MassHealth website:

http://www.mass.gov/eohhs/do cs/masshealth/providerservices/aca-transitiontoolkit.pdf





Transition Toolkit

2013-2014

Who can use this toolkit?

- Providers
- · Community-based organizations
- Health plans
- Navigators
- Certified Application Counselors
- Anyone assisting a person with subsidized health insurance such as a MassHealth program

What's in this toolkit?

1. Coverage Chart (page 3)

Use this to see if a person needs to re-apply because of changes in these programs:

- MassHealth
- Health Safety Net
- Insurance Partnership
- Medical Security Program
- The Children's Medical Security Plan
- Healthy Start
- Commonwealth Care

2. 2014 Immigration Statuses (page 6)

3. 2013 Federal Poverty Guidelines (page 7)

What's this toolkit for?

This toolkit will help you understand the changes that will take effect on January 1, 2014 because of the Affordable Care Act (ACA) – also known as national health reform.

You can see:

- · How a person's health coverage may change
- What actions a person must take to make sure that he or she has health insurance in 2014

How will you know if someone's benefits are changing?

Everyone whose benefits are changing will get a letter.

- In October, the Health Connector will begin mailing information to members who need to re-apply for new plans.
- In November, MassHealth will begin sending letters to members who will be moving to new programs.
- → Be sure to ask if the person you are helping has received a letter. People who received letters should follow the instructions in the letters.

You can use the Coverage Chart on page 3 to see if someone will be moved to a new program or needs to re-apply. To use the chart, you'll need:

- . The name of the person's current health insurance program
- Their immigration status
- Their age
- Their income

You may also need to know if the person is receiving other benefits or is disabled.

MassHealth – ACA Member Transition Advance Letters

MassHealth Member Transition Outreach

- MassHealth outreach to existing members transitioning to new
 MassHealth coverage will occur in November December
- About 300,000 members expected to receive mailings
 - November 1st November 7th ACA Member Transition Advance Letter
 (Pink-Banner Letter)
 - Customized by population to explain specific coverage changes
 - Pink design to help members and customer service identify this letter
 - Informational only alerts for another letter in December
 - Where to call for help/get more information
 - Mid December eligibility notice
 - Appealable notice informing members of their new coverage
 - New MassHealth member booklet
 - Health plan enrollment guide, as appropriate
- MassHealth members whose coverage is not changing will not receive any special communications

MassHealth - ACA Member Transition

Advance Letter

- MTF listserv update sent out Nov. 1st
 - Includes sample notice and tracking codes



Massachusetts

Health Care Training Forum

IMPORTANT NOTICE

November 1, 2013

MassHealth - ACA Member Transition Advance Letter

MassHealth will mail advance information only letters between 11/1/13 and 11/7/13 to approximately 300,000 individuals who will be automatically transitioning to new MassHealth benefits effective January 1, 2014. The letters can be identified by the pink banner design at the top. There are 14 different versions of the letter that can be identified by a tracking code in the bottom left corner. Each letter contains: information about current coverage type, coverage type as of 01/01/14, and a tracking code.

The letter informs individuals:

- · they will be eligible for new programs under national health reform with similar or richer benefits as compared with the benefits they receive today
- that they only have to call MassHealth now if their information needs to be updated (such as address, income, etc.)
- MassHealth will send another letter in December with information about their new coverage type and enrollment options as applicable

Click here for sample letter and tracking codes. Please note: These are not eligibility approval letters and are not appealable.

Sincerely,

MA Health Care Training Forum

Sign Up for MTF Updates

Join Our Mailing List!





MassHealth - ACA Member Transition Advance Letter (cont.)

IMAIL-TO-NAME1 [blank] [MAILING-STREET-ADDR] [MAILING-CITY-NAME], [STATE] [ZIP-CODE]



You can get this information in large print and Braille. Call 1-800-841-2900 from Monday through Friday, 8:00 a.m. to 5:00 p.m. (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

Date: 11/01/2013

Dear [MEMBER-FIRST-NAME] [MEMBER-LAST-NAME],

Changes are coming to Massachusetts when national health care reform goes into effect on January 1, 2014. On that date, your MassHealth health insurance will change.

GOOD NEWS!

On January 1, your health insurance will expand to cover more services. The MassHealth coverage you have now will end, and you will be automatically enrolled in MassHealth Family Assistance.

You DO NOT need to do anything now unless your address, income, family size, employment, or other circumstances change. If they do, please call us to report these changes. If you do not report changes, we may not be able to automatically enroll you into a health plan.

MassHealth will send you another letter in December telling you about your new coverage.

More about MassHealth Family Assistance benefits and costs

MassHealth Family Assistance covers all the same benefits you have now, including doctors' visits, hospital stays, prescription drugs, behavioral health services, and substance use disorder treatment. It also covers chronic disease and rehabilitation services. You will receive more information in December about your new MassHealth Family Assistance benefits.

With MassHealth Family Assistance, you will not pay a monthly premium, and the cost of your copays will either stay the same or will be lower.

You will have a choice of health plans

MassHealth Family Assistance offers a choice of health plans if you cannot get health insurance from your employer. Members of these health plans will have access to thousands of providers across the state, including primary care physicians, specialists, hospitals, community health centers, and more.

Do you need to do anything now?

- . No. You DO NOT need to do anything now, unless your circumstances have changed. If there has been a change in your address, income, family size, or employment status, please tell MassHealth by calling the number below.
- If MassHealth asks for information from you, please respond.
 - > Watch out for a letter in December, and follow any steps it tells you to take at that time.

If you need to report a change or if you have questions, please call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled), Monday through Friday, 8:00 a.m. to 5:00 p.m. or visit the MassHealth website at www.mass.gov/masshealth.

You can also visit www.mass.gov/masshealth/aca to learn more about the changes coming because of national health care reform.

Sincerely, MassHealth

MassHealth – ACA Member Transition

Advance Letter

ACA Member Transition
 Advanced Letter Master
 Tracking Code List

ACA Member Transition Advance Letter (Pink-banner letters) Master Tracking Code List (codes are found at bottom left-hand corner of letters)

Advance Letter Type	Tracking Code
Commonwealth Care Enrolled to MassHealth CarePlus	PL - 1
	PL - 1 - SP
Commonwealth Care Enrolled to MassHealth Standard	PL - 2
	PL - 2 - SP
Commonwealth Care Un-Enrolled to MassHealth CarePlus	PL - 3
	PL - 3 - SP
Commonwealth Care Un-Enrolled to MassHealth Standard	PL - 4
	PL-4-SP
MassHealth Basic/MassHealth Essential to MassHealth CarePlus	PL - 5
	PL - 5 - SP
MassHealth Basic/MassHealth Essential to MassHealth Standard	PL - 6
	PL - 6 - SP
MasssHealth Basic/MassHealth Essential to MassHealth CarePlus	PL – 7
Premium Assistance	PL - 7 - SP
MassHealth Basic/MassHealth Essential to MassHealth Standard	PL - 8
Premium Assistance	PL - 8 - SP
Healthy Start to MassHealth Standard	PL - 9
	PL - 9 - SP
HIV Family Assistance to MassHealth Standard	PL - 10
	PL - 10 - SP
HIV Family Assistance to MassHealth Standard Premium	PL – 11
Assistance	PL – 11 – SP
Health Safety Net to MassHealth CarePlus	PL – 12
	PL - 12 - SP
Health Safety Net to MassHealth Standard	PL - 13
	PL - 13 - SP
Any Program to MassHealth Family Assistance	PL – 14
	PL - 14 - SP

*SP = Spanish version

Health Connector – Open Enrollment Packet

- Mailing began on October 18th (with over 80,000 packets mailed)
- Current members enrolled in the following health coverage programs have received a tailored open enrollment packet:
 - Medical Security Program
 - CommCare Aliens With Special Status population
 - Members enrolled in a Young Adult Plan (YAP)
 - Members enrolled in CommChoice whose coverage is ending on December 31, 2013
- Another 40,000 packets were then mailed to Commonwealth Care and CMSP members.

- Sent to members who must take action and re-apply:
 - 1. Custom message by audience
 - 2. FAQs about Open Enrollment
 - Instructions for setting up an Online Account, Document Checklist
 - 4. Where to get help





Apply now at

MAhealthconnector.org!

Dear Mary Smith,

Important: You must re-apply for health insurance

Beginning on October 1, a new open enrollment period starts. This open enrollment is different because Commonwealth Care is ending. You must re-apply for health insurance in order to keep coverage through 2014. Apply as soon as possible to avoid any gaps in your coverage. Remember to include your whole household in your application.

For health insurance coverage that starts January 1, 2014, you must re-apply, enroll in a plan, and pay your first premium bill (if you have one) by December 23, 2013.

Applying online is easy with the new Health Connector website

When you visit MAhealthconnector.org in October, you'll find new health plans and new ways to help you pay for health insurance. You'll also be able to purchase dental insurance.

The improved Health Connector website has all the information you need to choose a plan, including information about benefits, co-pays, and search tools for hospitals, doctors, and other providers in each plan's network.

You can also apply by filling out a paper application, or over the phone. For more information, call 1-877 MA ENROLL.

Choose a ConnectorCare plan for high quality and good value

Learn about new ways to save money on insurance costs, such as ConnectorCare plans. ConnectorCare plans offer high quality and good value, with lower monthly premiums and out-of-pocket costs. If you qualify for a ConnectorCare plan, you can choose one from those that are available in your area when you re-apply.

What's in this packet

Read this packet to find out more about what to expect during Open Enrollment. The FAQ (Frequently Asked Questions) page may answer many of the questions you have. In addition, you will find in it a useful guide to setting up your online account.

Sincerely

Massachusetts Health Connector

Questions? Visit MAhealthconnector.org or call 1.877 MA ENROLL (1.877-623-6765) or TTY 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m. From October 1 to March 31, call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturday, 9:00 a.m. to 3:00 p.m.

What you need to know about Open Enrollment

National health care reform

How is health care reform going to affect people in Massachusetts?

Some health insurance programs, like Commonwealth Care and Commonwealth Choice, will be ending. Through MAhealthconnector.org, you will be able to find out if you qualify for new low- or no-cost plans from MassHealth and the Health Connector — or new cost-savings programs such as premium tax credits and ConnectorCare plans.

You can find out if you qualify for any of these programs by applying online at MAhealthconnector.org during our Open Enrollment period from October 1, 2013, to March 31, 2014.

Enrolling in an insurance plan in 2014

Do I have to re-apply for health insurance?

Yes, if you are getting this packet in the mail, then you should re-apply for health insurance during open enrollment. If you got this packet and have health insurance through Commonwealth Choice, Commonwealth Care, Medical Security Program, Health Safety Net, or Insurance Partnership, and someone in your family has MassHealth, then be sure to re-apply for the whole household.

In general, the open enrollment period from October 1 to March 31 is the only time of year that you will be able to apply and enroll in a plan.

Do I have to change plans? Will my doctors, hospitals and other providers be the same?

Yes, you will have to choose a new plan, but you can choose one that is similar to the plan you have now. You may also be able to keep the same providers, as long as they work with the health plan you choose. Find out which providers are available by using the Plan Helper tools on MAhealthconnector.org.

How can I buy dental insurance?

Dental plans will now be available for adults, children, and families when you shop through the Health Connector. You may be able to get help paying for dental insurance with premium tax credits. Read more about tax credits in the next section.

Paying for health insurance in 2014

Will my new plan cost the same?

Each plan's co-pays and benefits may be slightly different. When you shop for a new plan on MAhealthconnector.org, you will see they are grouped in metallic levels to make it easy for you to compare:

- Platinum plans have the highest premiums, but the lowest co-pays and deductibles.
- Gold and Silver plans have lower premiums, but higher co-pays and deductibles.
- Bronze plans have the lowest premiums, but the highest co-pays and deductibles.

If you qualify, you will be able to choose from ConnectorCare plans when you shop for health insurance. All of the Health Connector plans at every level offer important health benefits and meet the state's Seal of Approval for quality.

What are ConnectorCare plans?

ConnectorCare plans are similar to Commonwealth Care plans that exist today. ConnectorCare plans have low- or no-cost monthly premiums and lower out-of-pocket costs. If you qualify, ConnectorCare plans offer the best value and most savings possible.

What is a premium tax credit?

A premium tax credit is money that the federal government pays directly to your insurance company every month so that you have lower monthly premiums. If you qualify for a premium tax credit, you may be able to use some of the tax credit towards the purchase of dental insurance as well.

Will I qualify for help paying for my health insurance?

All of the programs that help you pay for health insurance, like premium tax credits, ConnectorCare plans, and MassHealth are based on your income and household size. You may qualify for MassHealth if you are disabled or have certain health conditions, even if you don't qualify based on income. Go to Mahealthconnector.org, fill out your application, and find out what you can qualify for.

Setting up an online account

Follow these steps to set up your online account at MAhealthconnector.org.

- 1. Go to MAhealthconnector.org.
- 2. Click on the Click Here button in the first green box.
- 3. Go to My Account.
- 4. Click on Create account.
- Choose a user name, then choose a password.
- Make sure you can remember your user name and password. Write them somewhere where you can find them again when you need them.
- Then answer a few security questions so our system can find your user name and password if you can't remember one or the other.



That's it, you're done! You can use your account to save any information you find about health plans. Once you begin to apply, your application will be saved in your account too, along with any notices we send you.

Before you apply

here is a list of information and documents that you may want to gather before you start your new insurance application.
Social Security numbers for all people who are applying, or
An immigration document for all non-U.S. citizens who are applying. You can find more information at MAhealthconnector.org by clicking on Acceptable proof on the left menu.
A copy of your federal tax return from last year. If you did not file taxes last year, or your income has changed since last year, have information about your current income ready (such as recent pay stubs or an unemployment award letter).
☐ Home or mailing address for everyone in your household who needs insurance.
☐ If your employer offers health insurance, ask these questions:
Do any of the health plans that the employer offers meet the "minimum value" standard? Learn more about the minimum value standard at MAhealthconnector.org.
What is the employee contribution to the lowest-cost health plan offered for an individual?
How often? \square Weekly \square Every 2 weeks \square Twice a month \square Monthly

Questions? Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m. From October 1 to March 31, call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturday, 9:00 a.m. to 3:00 p.m.

Remember: Open Enrollment is from October 1, 2013. 123 Main Street to March 31, 2014. Yourtown, MA 01234 Apply today at MAhealthconnector.org. Where to get help If you need help or have questions about this open enrollment period, you can find it here: Visit MAhealthconnector.org. Take your time and explore the site. You'll find lots of details here, including information in other languages. Call a Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. You can call Monday to Friday, 8:00 a.m. to 6:00 p.m. During our open enrollment period, from October 1 to March 31. you can call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturdays, 9:00 a.m. to 3:00 p.m. Call if you need help starting the application or have questions. > Call if you need an application in large print or another accommodation to apply. ▶ Call if you need help in another language. For in-person help, you can work with a certified Navigator or a Certified Application Counselor. For a list of Navigators and Certified Application Counselors in your area, visit MAhealthconnector.org or call Customer Service. You can call Monday to Friday, 8:00 a.m. to 6:00 p.m. Read this information in other languages at MAhealthconnector.org. អានព័ត៌មាននេះជាតាសាផ្សេង២នៅ Lea esta información en otros 該資訊的其他語言版本亦 idiomas en MAhealthconnector.org. លើគេហទំព័រ MAhealthconnector.org. 載於 MAhealthconnector.org. Traditional Chinese 该信息的其他语言版本也 ອານຂໍ້ມູນນີ້ໃນພາສາອື່ນໆ Li enfòmasyon sa a nan lòt lang yo 载于 MAhealthconnector.org. nan MAhealthconnector.org. NAhealthconnector.org. Simplified Chinese Haitian Creole Leia esta informação em outros Ознакомьтесь с этой информацией Đọc thông tin này bằng các idiomas em MAhealthconnector.org. на других языках на сайте ngôn ngữ khác tại trang web MAhealthconnector.org. MAhealthconnector.org. Portuguese Vietnamese

Available for download at MAhealthconnector.org

Click on:

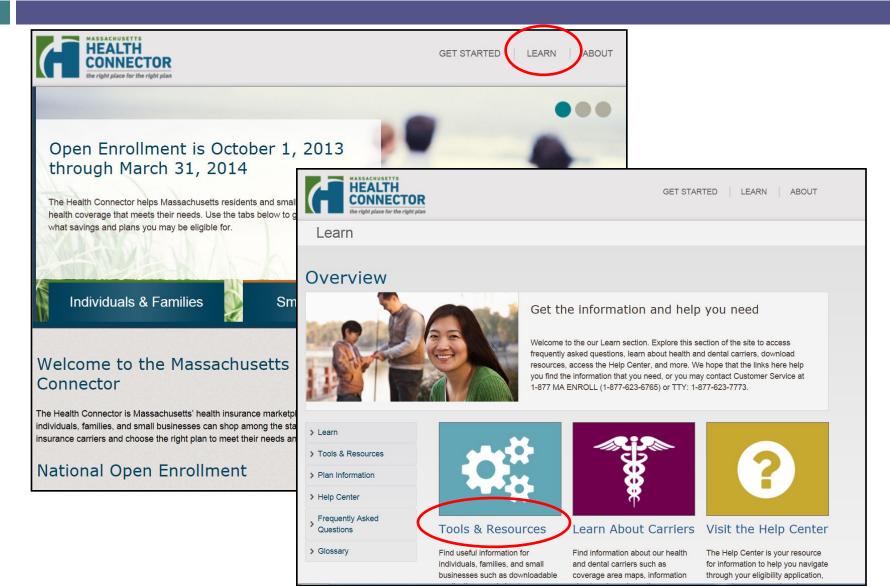
- Learn
- > Tools and Resources
- Individuals and Families

Outreach Tools for Enrollment Assisters

Outreach Tools for the Assister Community

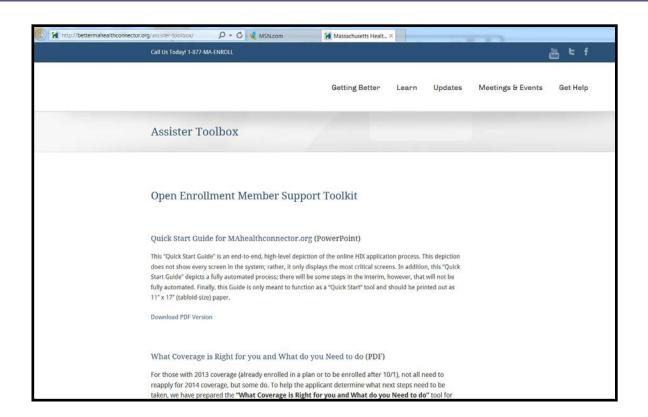
MassHealth and the Health Connector have collaborated to create tools to help the assister community (Navigators and Certified Application Counselors) guide new applicants and current members through the steps as they transition to new coverage types with a January 1 effective date.

Tools and Resources on Mahealthconnector.org



Assister Toolbox

- Review available tools
 - Flyers
 - Guides



Assister Toolbox:

http://bettermahealthconnector.org/assister-toolbox

Consumer Guide to Subsidies

Promotes new ways to get help paying for health insurance:

- Checklist
- FPL Chart
- Premium Tax Credits
- ConnectorCare Plans





2013 FEDERAL POVERTY GUIDELINES

\$15,282 \$17,235

31 322 35 325

133%

20.828

150%

23.265

For households with more than 4 people, or for more information about

FPL guidelines, go to: aspe.hhs.gov/poverty, MAhealthconnector.org, or

200%

\$22,980 \$34,470

31.020

47 100

300%

48,530

70.650

400%

62.040

You may qualify for help paying for health insurance. Find out here!

To qualify:

- ☐ You must shop through the Health Connector
- □ You must live in Massachusetts
- You must be a U.S. citizen, national, or otherwise lawfully present in the U.S.
- You must be an individual or family with income at or below 400% of the Federal Poverty Level (FPL) (see chart on right)
- You are not qualified for Medicare,
 MassHealth (Medicaid), or other public health insurance programs
- ☐ Your employer does not offer you affordable, comprehensive health insurance Note: If the cost of your employer's health insurance plan for individuals is more than 9.5% of you income, then that coverage is not considered affordable, Learn more at Mhealthconnector.
- ☐ You may not be in jail at this time

If you checked all of the above, you may qualify for help paying for he when you apply through **MAhealthconnector.org!**

Premium tax credits

- You may qualify for a premium tax credit if your family income is at or below 400% FPL
- Premium tax credits help lower the cost of your monthly health insurance premiums

Learn more on the next page.

ConnectorCare plan

- You may qualify for a family income is at or
- Depending on where y choose from up to five
- Monthly premiums an by income
 Learn more on the next p

American Indians and Alaskan Natives may qualify for additional benefits

What kind of help can you get?

Premium tax credits

If you qualify, you can have the tax credit applied toward your monthly premium to lower your monthly bit. The amount of premium tax credit that you get will be based on your income, family size, and the cost of certain health plans.

For example: Sally and Bob are a married couple living in Boston. They are both 35 years old and have a combined income of \$50,000 a year.

When they show through the Health Connector. Gally and Bilds choose he lowed-close Tibles Plan a validation to them. This plan usually coots \$400 a month. Decease their rooms is under 400% FML. Sally and 500 qualify for a tax credit of \$13.70 per north rewards the coot of health incursions. The means that incided of paging \$400 a ments, there merity gain will be \$353.

Visit MAhealthcennector.org or call 1.877 MA ENROLL (1.877-623-6765) or TTY 1.877-623-7773 for more information.

> For in-person help, you can work with a Navigator or a Certified Application Counselor at a local hospital or community health center. They have been trained to help you with the application process. For a list of poople in your area, vist MANavithconnection org or call Customer Service at the number about

Call today to make an appointment.

ConnectorCare plans

If you qualify for a ConnectorCore plan, you will be able to choose among plans that have lower monthly premiums and lower out-of-pocket costs. Premiums will very based on your income and the

For example. I'm is 45 years old, lived in Boston, and earns \$30,000 a year. The new less large that a person who serrist that amount should not have to spend more than \$200 per month on health insurance. If the should be supported to the least to Connector. Jim qualifies for \$135 a manth in tax meets, find because he serio loss than \$200\$. Fig. he also qualifies for a Connector. Lived Jim. With the \$65 seriogs, and by

hoose a ConnectorCare plan from:



eighborhood cetticare health.

ConnectorCare members' monthly premiums can be as low as:

- \$6 per month for members between 0.100% FPL (plan type 1) and members between 100-150% FPL (plan type 2A)
- \$40 per month for members between 150-2006 FPL (stan time 28)
- \$78 per month for members between 200-250% FPL (plan type 3A)
- \$118 per month for members between 250-300% FPL (plan type 38)

Open Enrollment Flyer

- Promotes Open Enrollment and MAhealthconnector.org
- Available in English and Spanish



Asistente certificado (Navegador) o un Consejero certificado de solicitudes. Estas personas han sido capacitadas para ayudarle con la solicitud.



Assister Toolbox:

MAhealthconnectorUpdates Listserv

- MAhealthconnectorUpdates Listserv
 - Important Systems and Operations updates
 - To be added to this listserv, email your information to:
 MAhealthconnectorUpdates@MassMail.State.MA.US

Thank you!