

## **Additional November Messaging: Go Online to Submit a New Application for Coverage**

The key message for the second half of November is that Open Enrollment has started and that all prospective members and current members receiving temporary Medicaid, Commonwealth Care, Medical Security Program (MSP), and a non-group Qualified Health Plan need to go online to complete a new application and get permanent coverage. We have received approval from CMS on the extensions of the Commonwealth Care, former Medical Security Program (MSP) and temporary MassHealth coverage programs into 2015. Members can start going online to apply for 2015 coverage starting November 15, 2014. In order to avoid any gaps in coverage and to begin taking advantage of their new plans as soon as possible individuals are strongly encourage to apply, shop, and pay for coverage by December 23, 2014, to enroll for January 1, 2015.

### **General Talking Points**

- Open Enrollment started November 15 and our new and improved website is now available. We are confident our new online system allows everyone to apply, find out what help paying for insurance is available (if any) select a plan and make a payment (if they have a premium).
- As we enter Open Enrollment with a new system, contacting transitioning members and alerting them to the need to submit a new application is our top priority.
- Current Health Connector members received a comprehensive Open Enrollment package in early November with information on program end dates, important deadlines, frequently asked questions and tips on how to enroll and where to seek assistance.
- The first group of current temporary MassHealth members will receive a comprehensive Open Enrollment package and a call-to-action letter in mid- November with information on program end dates, important deadlines, frequently asked questions and tips on how to enroll and where to seek assistance. Some of these members may also get paper applications.
- The second and third groups will receive their Open Enrollment packet and call-to-action letters at the beginning and middle of December, respectively.
- Current Health Connector members and temporary MassHealth members DO NOT need to wait to receive an Open Enrollment package before they submit a new application. They can apply anytime beginning November 15<sup>th</sup>.
- Current Health Connector members began receiving calls in early November informing them of the upcoming Open Enrollment period and instructing them to apply, shop, and pay by December 23, 2014 for coverage beginning January 1, 2015.
- We started media messaging on November 15.
- Throughout Open Enrollment, our partners, including Health Care for All and our Navigators, will be in communities around the state, knocking on doors and holding events.
- If you currently have coverage through the Health Connector or temporary MassHealth coverage, you can now start the process of enrolling for 2015 coverage through our new website at [MAhealthconnector.org](http://MAhealthconnector.org).
- Anyone who is a current Health Connector or temporary coverage member, and wishes to maintain coverage through the Commonwealth, needs to fill out a new application and enroll through the new [MAhealthconnector.org](http://MAhealthconnector.org) which is now available, even if an individual filled out an application in 2013 or 2014. Applicants can also apply by calling the MassHealth or Health Connector customer service centers, through an assister (Navigator or Certified Application Counselor) or by submitting a paper application.

- By submitting a new application, consumers will be providing necessary information, which allows them to experience immediate determination of program eligibility and, when applicable, shopping and enrollment into new coverage – all in **one streamlined process**.
- The new system makes it easier for Massachusetts residents to experience the full benefits of the Affordable Care Act including easy comparison shopping and, for many people, help paying for coverage.
- Consumers can apply by web, phone, through an assister or by paper; however, for the fastest and most convenient experience and to expedite processing and plan selection, the website should be used whenever possible. **Paper applications should only be used in extraordinary circumstances**
- Consumers can get information about health or dental insurance by visiting MAhealthconnector.org.
- Consumers seeking information about applying for coverage through the Health Connector can call the Health Connector Customer Service Center at 1-877-MA-ENROL (1-877-623-6765).
- Consumers can get information and help applying for MassHealth by calling the MassHealth customer service line at 800-841-2900.
- Before consumers submit their application or select a plan, they should carefully review their household's information to make sure it is correct.
- If consumers have already submitted their new application and need to make changes to their household before their new coverage start date—such as a change in address, income, or family size—there may be a delay in processing that change.
- If consumers make a change that makes them eligible to shop for a new plan or they would like to change their plan selection, they will need to come back to the site starting mid-December to choose a new plan. If consumers do not come back to the site to choose a new plan and make their first premium payment by December 23, they will not be enrolled in their new plan and risk a gap in coverage.

### **Extension Talking Points**

- The Health Connector and MassHealth have received confirmation from the federal government that existing Commonwealth Care, MSP and temporary MassHealth coverage members can be extended.
- **Commonwealth Care and former MSP** members are extended through January 31, 2015, and members have been sent notice in the mail after CMS approved the extension. These notices were printed on **yellow paper**.
- Temporary MassHealth coverage will also be extended into 2015. Members will be transferred out of that coverage on a rolling basis, and the coverage will end based depending on which group a member is a part of, indicated by the color of the cover letter they receive with their Open Enrollment packet.
  - **Temporary Coverage** member who receive a **purple letter** on 11/15 have coverage until January 15, 2014; these members should apply, shop and pay by December 23, 2014, for coverage starting January 1, 2015.
  - **Temporary Coverage** members who receive a **blue letter** on 12/1 have coverage until January 31, 2014; these members need to apply, shop and pay by January 23, 2015, to prevent a gap in coverage starting February 1, 2015.
  - **Temporary Coverage** members who receive a **green letter on 12/15** have coverage until February 15, 2015; these members should apply, shop and pay by January 23, 2015, for starting February 1, 2015.

- These extensions give current members in those programs additional time to apply for a new plan during Open Enrollment, and help control the flow of the transition population to the website, call centers and enrollment assisters.

**Additional Talking Points**

- The Commonwealth launched a new and improved system help consumers apply and select a plan on November 15<sup>th</sup>. Open Enrollment started on November 15 and all Health Connector members and those with temporary MassHealth should go online at [MAhealthconnector.org](http://MAhealthconnector.org) to apply, shop and pay for coverage starting January 1, 2015.
- Enrollment assisters and other consumer advocates may need to provide information about Health Connector resources available for any immediate questions applicants have about Open Enrollment, including referring members to the Health Connector or MassHealth call centers.

Thank you for the continued collaboration and support. Please let me know if you have any questions or concerns with the messaging above, or throughout the month.