

Scenarios

Scenario One



Scenario One – Preliminary Determination

A member calls your organization for an appt. because they received a preliminary eligibility notice showing their 2018 FPL at 189% but their 2019 FPL at 402%.

The member wants to understand why they were moved from a ConnectorCare health plan to an unsubsidized plan.

The member states that they have filed their taxes and reconciled their APTCs.

What happened?

Think Critically

- Outline the steps will you take before advising the member about their redetermination?
- After reviewing the members information, how will you explain why this may have happened?
- What next steps can the member take (if any)?

Scenario One – Preliminary Determination

- Outline the steps will you take before advising the member about their redetermination?
 - Use the Assister Portal to access Member’s application
 - Always ask the member if they have had any life change since completing their application (household size, change of marital status, birth of a child, income, job change, change of address etc.) that they need to report
- After reviewing the members information, how will you explain why this may have happened?
 - If a member has not verified their self-reported income within the past year, the Health Connector compares the income on their current year’s application with income available from data sources and uses the member’s current income for their next year’s eligibility if it is reasonably compatible. If the income from the data source is not reasonably compatible, the renewal year eligibility will be based on the data source.
- What next steps can the member take (if any)?
 - Update the member’s application information (if the attested income is correct, still review the application’s income screens to confirm and begin the verification process.)
 - Verify the member’s income in the system and send in proofs of that income

Scenario Two – Eligibility/Renewal with no SSN

A Health Connector member goes to an appointment with an Assister on December 22nd.

The member brings a bill showing a higher premium for January 1st than he currently pays. After logging in to the Assister Portal, you confirm that the member does not have a social security number, but is lawfully present in the US.

After viewing the notice and looking on the Payment Center, you discover that he currently has a ConnectorCare plan but is being renewed into a plan starting January 1st without subsidies.

The member wants help keeping their ConnectorCare plan.

Think Critically

- Outline the steps will you take before advising the member about their bill?
- After reviewing the member's information, how will you explain why this may have happened?
- What next steps can the member take (if any)?

Scenario Two – Eligibility/Renewal with no SSN

- Outline the steps will you take to advise the member about their redetermination?
 - Use the Assister Portal to access Member’s application
 - Always ask the member if they have had any life change since completing their application (household size, change of marital status, birth of a child, income, job change, change of address etc.) that they need to report
- After reviewing the members information, how will you explain why this may have happened?
 - For the Health Connector to be able to verify a member’s information with federal and state data sources, a member must have a social security number. If a member without a social security number:
 - has verified (proved) their income within the last year (e.g. submitted paystubs), the Health Connector uses that information to determine the member’s current eligibility
 - has not verified (proved) their income within the last year, the Health Connector is unable to verify the member’s income. Therefore, the Health Connector determines the member for an unsubsidized QHP

Answer Key

Scenario Two



Scenario Two – Eligibility/Renewal with no SSN

- What next steps can the member take (if any)?
 - Go into the online application for next year
 - Make appropriate updates to their income if necessary and re-attest to their income in their next year's online application
 - Submit any requested RFIs to ensure that coverage and subsidies remains active the next year

Scenarios

Scenario Three



Scenario Three – Failure to Reconcile (FTR)

Member goes to see an Assister with their Preliminary eligibility notice in September that shows they are moving from ConnectorCare to an unsubsidized plan in 2019.

You can see that the member's FPL for the 2019 determination is 143%, but the member is still not eligible for subsidies.

Think Critically

- Outline the steps will you take before advising the member about their redetermination?
- After reviewing the members information, how will you explain why this may have happened?
- What next steps can the member take (if any)?

Answer Key

Scenario Three



Scenario Three - FTR

- Outline the steps will you take before advising the member about their redetermination?
 - Use the Assister Portal to access Member's application
 - Confirm that the member's income has been consistent and that they have a social security number.
 - Log into the Payment Center and see that the member received an eligibility determination notice showing a loss of subsidies.
 - Ask if the member received ConnectorCare or APTCs in the past and filed income taxes and reconciled their APTCs for 2017
 - Member says that they have not filed taxes because they didn't believe they required to with their income level
- After reviewing the members information, how will you explain why this may have happened?
 - Health Connector members that receive advance premium tax credits (APTCs) must file taxes for the years in which they receive APTCs, and "reconcile" the amount they took in advance with the amount they are eligible for based on their year-end income

Answer Key

Scenario Three

Scenario Three - FTR

What next steps can the member take (if any)?

- Explain that members can file and reconcile their taxes later and can also update their online application to indicate this has been done.
- Once this change has been made, they begin receiving APTCs for 90 days
- The related question and check box is in the Family & Household section of the application, after dependent information
- After 90 days, if the member did not properly file all required tax returns and reconcile all APTCs received, the member might lose their access to APTCs, including ConnectorCare
- The member will need to reconcile with the IRS before they are eligible for APTCs again
- They will NOT be able to check the box again in the meantime

Scenario Four – Medicare Eligible

During your appt with a member, they indicate that they received a redetermination notice showing that they are no longer eligible for ConnectorCare and that they will lose access to QHP coverage at the end of the calendar year.

They tell you that the notice they got mentions Medicare. (They do not have a copy of this notice)

How should you advise this member?

Think Critically

- Outline the steps will you take to advise the member about their redetermination?
- After reviewing the members information, how will you explain why this may have happened?
- What next steps can the member take (if any)?

Scenario Four – Medicare Eligible

Think Critically

- Outline the steps will you take before advising the member about their redetermination?
 - Login to the Payment Center to view a copy of the Preliminary Eligibility notice
 - Use the Assister Portal to access Member’s application
 - Always ask the member if they have had any life change since completing their application (household size, change of marital status, birth of a child, income, job change, change of address etc.) that they need to report
- After reviewing the members information, how will you explain why this may have happened?
 - Federal and state data sources are used to check a number of details including access to other Public Minimum Essential Coverage (MEC) (e.g. **Medicare**, MassHealth).
 - This person has been identified as Medicare eligible
 - This member will lose access to state and federal subsidies for 2019; they may lose subsidies sooner if they amend their 2018 application

Scenario Five – Unknown Income

A ConnectorCare member comes to his appointment and says he received a redetermination notice showing that he may no longer be eligible for ConnectorCare next year.

He brings the notice and it shows that he has an unknown FPL.

What are the next steps you should take to assist this member?

Think Critically

- Outline the steps will you take before advising the member about their redetermination?
- After reviewing the members information, how will you explain why this may have happened?
- What next steps can the member take (if any)?

Scenario Five – Unknown Income

- Outline the steps will you take before advising the member about their redetermination?
 - Use the Assister Portal to access Member's application
 - Always ask the member if they have had any life change since completing their application (household size, change of marital status, birth of a child, income, job change, change of address etc.) that they need to report
- After reviewing the members information, how will you explain why this may have happened?
 - The member's income may be "Unknown". The members program eligibility may have changed because we couldn't verify (prove) some of their information.
 - If this applies to someone, you will see their Federal Poverty Level (FPL) listed as "Unknown" for 2018 on the preliminary eligibility notice. You will also see "Unknown" for their FPL in the My Eligibility section of their online account.
 - Because we don't have any recent proof of their income, they will need to confirm that their information is still the same.

Scenario Five – Unknown Income

- What next steps can the member take (if any)?
 - Step 1: Sign into the Assister Portal and access the members online account. Go to the “My Eligibility” page. You will see “Year 2018” and “Year 2019” applications listed.
 - Step 2: On the “My Eligibility” page, click “Edit Application” under the Actions column. If you don’t see this link, skip to Step 3.
 - Step 3: On the next page, you will need to click the “Report a Change” link under the Actions column.
 - Step 4: On the next page, you will be able to choose to update your income information by clicking the “Yes” button next to Update Income. Then, click the “Report Changes” button to make your updates, following the instructions on screen

Note: If you report a change to your 2018 application, you will be asked if the change will continue into 2019. For example, if you are reporting a move to a new address that you will be living at into until at least January 2019, you will be able to choose to have this information automatically updated for next year as well