

## January Messaging: Go Online to Submit a New Application for Coverage

The key message for January is that Open Enrollment continues, and it is expected to be a very busy month with Commonwealth Care and former Medical Security Program (MSP) members needing to complete enrollment by January 23, and approximately two-thirds of temporary MassHealth coverage members and all those individuals with temporary Small Business Employee Premium Assistance (SBEPA) also facing a deadline in January. Any people who were enrolled in a QHP for 2014 and did not apply, shop for 2015 coverage by December 23 and pay by December 28 may experience a gap in coverage. To avoid gaps in coverage and to begin taking advantage of their new plans as soon as possible, individuals are strongly encouraged to apply, shop, and pay for coverage by January 23, 2015, to enroll for February 1, 2015.

### General Talking Points

- Open Enrollment started November 15 and our new and improved website is now available to all current and prospective members, 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).
- Since the start of Open Enrollment, the system has proven to be able to successfully provide users a complete end-to-end process, from creating an account to enrolling in coverage.
- People who are in the first wave of MassHealth coverage must submit a new application by January 15<sup>th</sup>. If they are found eligible for a plan through the Health Connector they will keep their temporary MassHealth coverage until February 1 but must select a plan and make a payment by January 23, 2015 in order to avoid a gap in coverage.
- Current in Commonwealth Care, MSP, the second wave of temporary MassHealth coverage, or individuals with temporary Small Business Employee Premium Assistance (SBEPA) must submit a new application, select a plan and make a payment by January 23 in order to have coverage on February 1, 2015, if they wish to continue to have coverage through the Commonwealth.
- 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.
- Before consumers start an online application, they should review the “Getting Started” guide on our website at [MAhealthconnector.org](http://MAhealthconnector.org).
- Before consumers submit their application or select a plan, they should carefully review their household’s information to make sure it is correct.
- People who were QHP members and took action in December, but did not pay for coverage, currently have a gap in coverage. These members can still go online to complete enrollment by providing all necessary information and paying by January 23 for coverage starting February 1, 2015.
- Consumers seeking information about applying for coverage through the Health Connector can call the Health Connector Customer Service Center at 1-877-MA-ENROLL (1-877-623-6765).
- Consumers can get information and help applying for MassHealth by calling the MassHealth customer service line at 800-841-2900.
- All 2014 Health Connector members and all groups of temporary MassHealth members have received a comprehensive Open Enrollment package with information on program end dates, important deadlines, frequently asked questions and tips on how to enroll and where to seek assistance. Some of the temporary MassHealth members have also received paper applications

- People who paid for coverage through the Health Connector starting January 1, 2015 received robo calls informing them of their payment receipt and enrollment status.
- 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.

### **Program Talking Points**

- **Commonwealth Care and former MSP** members have coverage through January 31, 2015 if they do not get into new coverage through the Health Connector or MassHealth before that time. Members have received a letter regarding their program end date that was printed on **yellow paper**.
- Temporary MassHealth coverage is also 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** members who received a **purple letter** on 11/15 have coverage until January 15, 2015; these members should apply by January 15. If they are eligible for a plan through the Health Connector they must shop and pay by January 23. If they do so, their new coverage will start on February 1, and their temporary coverage will be extended through January.
  - **Temporary Coverage** members who received a **blue letter** on 12/1 have coverage until January 31, 2015; these members need to apply, shop and pay by January 23, 2015, to have new coverage starting February 1, 2015.
  - **Temporary Coverage** members who received a **green letter** on 12/15 have coverage until February 15, 2015; these members should apply, shop and pay by January 23, 2015, for coverage starting February 1, 2015.
- Individuals with temporary SBEPAs received a **blue letter** and their last premium assistance checks in December for January 2015 premiums. This means they will no longer be receiving premium assistance starting February 1. If they would like to still receive help paying for coverage they must apply, select a plan and make their first payment by January 23, in order to have coverage for 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, those with temporary MassHealth, and individuals with temporary Small Business Employee Premium Assistance (SBEPAs) should go online at [MAhealthconnector.org](http://MAhealthconnector.org) to apply, shop and pay by January 23 for coverage starting February 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.