



MassHealth Managed Care Organization (MCO) Plan Selection & Fixed Enrollment Periods

On October 1st, 2016, MassHealth members who were enrolled in an MCO began their **Plan Selection Period**, an annual 90-day period where members can enroll or switch their MCO for any reason. Their Plan Selection Period ended on December 31st, 2016.

As of January 1st, 2017, these members began their **Fixed Enrollment Period**, a period where members will not be able to change their MCO or move to the Primary Care Clinician (PCC) Plan, unless they meet one of the exceptions below. Their Fixed Enrollment Period will continue until September 30th, 2017.

If a member meets one of the following exceptions they will be granted a new Plan Selection Period for 90 days:

- The member moves out of their health plan's service area.
- The member needs related services to be performed at the same time, and those related services are not all available within their health plan's network, and their primary care provider or another provider determines that receiving those related services separately would be an unnecessary risk to the member.
- The member's health plan is not meeting their needs for other reasons including but not limited to poor quality of care, lack of access to covered services, or lack of access to providers experienced in dealing with their health care needs.
- The member's MCO no longer serves their geographic area. MassHealth will let them know if this happens.
- The member's MCO has not provided access to health care providers that meet their health care needs over time, even after they've asked for help.
- MassHealth has information that member is homeless, and their MCO does not have providers who can meet their specific geographic needs.
- The member's MCO is not meeting their language, communication, or other accessibility needs or preferences.
- The member's key network providers, including primary care physicians, specialists, or behavioral health providers, have left their MCO's network.
- The member's health plan, because of moral or religious objections, does not cover a service they seek.
- The member's MCO has substantially violated a material provision of its contract with MassHealth.
- MassHealth sanctions the member's MCO by allowing members to dis-enroll from the health plan. MassHealth will let the member know if this happens.

Members who meet one of these exceptions should contact MassHealth Customer Service (1-800-841-2900). Customer Service Representatives (CSRs) will take down the members stated exception and escalate the case to Office of Providers & Plans for a decision on whether they qualify for a new Plan Selection Period. CSRs can automatically provide a new Plan Selection Period for members reporting a move outside of their MCO's service area (first exception), all other exceptions must be escalated for investigation.

MassHealth Members Not Affected

Not all MassHealth members are affected by these MCO changes. These changes do not apply to:

- Members enrolled in the PCC Plan
 - These members can choose a different Primary Care Provider (PCP) in the PCC Plan or can enroll in an MCO Plan at any time.
 - If they enroll into an MCO, they will be placed into a 90-day Plan Selection Period followed by a Fixed Enrollment Period.
- Members who are in the care and custody of the Department of Children and Families (DCF) or Department of Youth Services (DYS)
 - These members can switch MCOs or join the PCC Plan at any time.
- Newborns
 - Children under one year of age can change plans at any time.

Consumer Examples

Q: Sarah is in a Fixed Enrollment Period but just moved from Pittsfield, MA to Taunton, MA. She calls MassHealth on January 20th to change her MCO. Will MassHealth let her change her MCO?

A: Yes. Sarah moved from her MCO's service area. The MassHealth CSR will be able to provide her a new Plan Selection Period. Her Plan Selection Period will continue until April 20th, 90 days after she reported her exception to MassHealth.

Q: Jorge is still in a Fixed Enrollment Period but wants to change his MCO because he only speaks Spanish and his MCO has not helped him find a doctor that speaks Spanish, even though he has requested one several times. He calls MassHealth on January 26th. Will he be able to receive an exception?

A: Yes. When he calls MassHealth the CSR escalate his request to the Office of Providers & Plans. On February 1st, they decide that Jorge's MCO did not meet his language preferences and he is provided a new Plan Selection Period until May 1st.

Q: Lisa is enrolled in the PCC Plan. She needs to visit a specialist that only accepts MassHealth members in the Tufts Health Plan. Can Lisa enroll into this MCO?

A: Yes. MassHealth members enrolled in the PCC Plan are not affected by the MCO Fixed Enrollment Period. They can enroll in an MCO at any time. Once they enroll into an MCO they are placed in a 90-day Plan Selection Period, followed by a Fixed Enrollment Period.

Q: Tom wants to visit Dr. Smith, a provider not in network with their MCO. There are other providers in his service area that can meet his medical needs. Tom calls MassHealth to change his MCO but learns he can't because he is in a Fixed Enrollment Period. Will the Office of Providers & Plans grant him an exception?

A: No. There are other providers in his MCO's service area that can meet his medical needs.

Additional Resources

MassHealth and Health Connector, Massachusetts Health Care Learning Series, Changes to the MassHealth Manage Care Organization (MCO) and Primary Care Clinician (PCC) Plans (August 2016):

<http://www.massloop.org/files/helpimages/MCO%20and%20PCC%20Changes.pdf>

MassHealth, MassHealth MCO Plan Selection and Fixed Enrollment Period FAQ (January 2017):

<http://www.massloop.org/files/helpimages/MassHealth%20MCO%20Plan%20Selection%20and%20Fixed%20Enrollment%20Period%20FAQ%20-%20012017.pdf>

MassHealth, MassHealth MCO Fixed Enrollment Confirmation Notice Sample (November 2016):

http://www.massloop.org/files/helpimages/MCO%20Fixed%20Enrollment%20Confirmation%20Notice-ESO-1_6_2017.pdf