

March Messaging

March 2016

Main Points

- Although Open Enrollment ended January 31st, certain life events allow individuals to access coverage any time of year. Individuals should visit the Health Connector website to see if they qualify for a special enrollment period.
- Individuals who need coverage should be encouraged to submit applications throughout the year to see if they can then enroll, especially if they may be eligible for MassHealth or ConnectorCare since those individuals can enroll at any time throughout the year without an additional qualifying event.
- Anyone who was covered through the Health Connector for at least one month in 2015 was sent a Form 1095-A in the mail in late January or early February. The Health Connector website has resources to help individuals file their taxes at www.MAhealthconnector.org/taxes.

Closed Enrollment Information

- The Health Connector's Open Enrollment period ended January 31st. Outside of Open Enrollment, certain circumstances or life events, known as "qualifying events," allow individuals to access coverage during a Special Enrollment Period (SEP). For example, individuals can enroll in coverage during closed enrollment under the following circumstances:
 - They now qualify for a ConnectorCare plan through the Health Connector after not having qualified in the past, or after applying for the first time.
 - They lost Minimum Essential Coverage (MEC) from another source.
 - Examples of losing MEC include: the loss of MassHealth coverage, the loss of coverage through a job, loss of coverage because of a spouse's death or divorce of a spouse, or the end of coverage through COBRA health benefits.
 - They experienced certain qualifying events, such as getting married or the birth or adoption of a child.
 - They are a member of a federally recognized tribe or Alaska Native shareholder.

How to find out if someone qualifies for a Special Enrollment Period

- The Health Connector website will help determine whether someone qualifies for a SEP. More information about special enrollment periods, including the full list of qualifying events, can be found on the Health Connector website at www.MAhealthconnector.org/get-started/special-enrollment-period as well as at www.mahealthconnector.org/wp-content/uploads/policies/Policy_NG_1E.pdf.
- Other eligibility exceptions during closed enrollment include:
 - Applicants who qualify for MassHealth.
 - For those who qualify, MassHealth benefits can start right away, and at any time during the year.
 - Dental coverage.

- Members may enroll in dental insurance at any time during the year. However, they may have a waiting period before being able to get coverage for certain services, such as crowns and dentures.

How, When, and Where Members Can Get Help

- The Lowell, Fall River and Brockton Health Connector walk-in centers that were open during Open Enrollment are no longer operating as Health Connector walk-in centers. Members can still get in-person help at the Health Connector’s year-round walk-in centers, or help from enrollment assisters located around the state.
- A list of open walk-in centers and their hours of operation is included below and can also be found at www.MAhealthconnector.org/about/contact. A list of enrollment assisters can be found at www.MAhealthconnector.org/help-center.
 - Service at our walk-in centers is provided on a first-come, first-served basis, but individuals should call ahead to schedule an appointment with an enrollment assister (such as a Navigator).
 - The Boston, Worcester and Springfield walk-in centers are open year-round.

Center	Address	Hours (hours vary by walk in center)
Boston —Health Connector	133 Portland Street Boston	Mon-Fri 8am-6pm
Worcester —Health Connector	146 Main Street Worcester	Mon-Fri 8am-6pm
Springfield —MassHealth MEC	333 Bridge Street Springfield	Mon-Fri 9am-5pm

- The Health Connector call center is open Mon-Fri 8am-6pm. The call center phone number is **1-877-MA-ENROLL (1-877-623-6765)**.

Tax Form Communications and Information

- Health Connector members enrolled in coverage in 2015 at any point were sent tax forms from the Health Connector in late January and early February. They will need these forms when filing taxes.
 - Commonwealth Care members were sent Form 1099-HC in late January for state tax purposes.
 - Health Connector members enrolled in a Qualified Health Plan (QHP) in 2015 should have received *Form 1095-A* by the first week of February for federal tax purposes.
 - Members should visit www.MAhealthconnector.org/taxes for resources and FAQs about the filing process.
- If a member had multiple sources of coverage throughout 2015, they will receive forms associated with each segment of coverage from organizations other than the Health Connector. The Health Connector website has a helpful table showing which forms individuals will receive, and from which entities, at www.MAhealthconnector.org/taxes/tax-documents.

- If a member had health insurance through the Health Connector at any point in 2015, they should expect to get forms containing information about the months they had health insurance coverage and their amount of premium tax credits:

If you enrolled in 2015 in...	You will receive tax form...	You will get this form from...	You use it for...
a Health Connector or ConnectorCare plan	1095-A	the Health Connector	your federal income tax return
	1099-HC	your health plan insurer	your Massachusetts state income tax return
Commonwealth Care	1095-B	MassHealth	your federal income tax return
	1099-HC	the Health Connector	your Massachusetts state income tax return

- Catastrophic plan enrollees and Business Express enrollees will not receive Form 1095-A from the Health Connector; they will receive Form 1095-B from their health plan.
- Members who received Advance Premium Tax Credits (APTCs) during 2015 MUST file federal income taxes to determine the correct amount of premium tax credit they were entitled to.
 - Members who received tax credits must file a federal return even if they have not filed in the past or their income is below the tax filing threshold.
 - Members who received tax credits must use Form 8962 to determine the correct amount of 2015 premium tax credits and must include Form 8962 with their return.
 - Failure to file or failure to include Form 8962 will result in the member being ineligible for APTCs in the future.
- The cost of the second lowest cost Silver plan that was available to members in 2015 is listed on Form 1095-A to help the Internal Revenue Service (IRS) determine if they received the right amount of tax credit in 2015. Some people may need to recalculate the second lowest cost Silver plan when they file taxes using our online tool at www.MAhealthconnector.org/2015-slcsp-calculator. For example, they may need to recalculate if their household had a change in 2015 that they did not tell the Health Connector about. They should talk to a tax professional if they have questions about whether or not this applies to them.
- If members file a federal income tax return before they've received their 1095-A, they may need to file an amended return with the IRS. Members need the information from Form 1095-A in order to fill out Form 8962 when they file their tax returns.
- Members should review their Form 1095-A as soon as it comes in the mail. If their Form 1095-A does not reflect the coverage they had during 2015 (for example, the Advance Premium Tax Credit shown is not the amount they used during the year, or a member of the household was or was not enrolled for months shown), they should let the Health Connector know by calling the call center no later than the first week in March.

- Minor demographic errors, such as a typo in the member's name, will not prevent a member from completing their taxes. Members with such errors may go ahead and file their return without requesting a correction.
 - Members may request corrections later in March, but requesting a correction early will ensure they have the right information prior to the tax filing due date.
- Many people can get free tax help from programs such as Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). Go to our website at www.MAhealthconnector.org/taxes to learn more about getting free help with your taxes. Or you can call 800-906-9887 to find help near you.