

September Messaging

Talking Points

September 2015

- The Health Connector began a redetermination process for 2016 Health Connector coverage in August. The process requires minimal member action – and in many cases no action – on the part of the member.

Preliminary Eligibility Notice

- During the last week of August and first week of September, the Health Connector mailed subsidized Health Connector members a notice informing them of their household's eligibility for 2016 coverage and letting them know that they ***have the opportunity to update their accounts online*** to report changes including updates to income, address and family size for the 2015 or 2016 benefit year. Individuals no longer need to call the Health Connector customer service line to make changes to an individual's application or enrollment.
- This notice does *not* include premiums or Advance Premium Tax Credit (APTC) amounts for 2016, where applicable, because they are not available yet. Health Connector members will receive an additional notice from the Health Connector in late October with plan and eligibility information. Members will likely see changes in their monthly premiums. Those who become eligible for MassHealth through the renewal redetermination will receive more information from MassHealth.

Online Portal

- Upon receiving their preliminary notice, Health Connector members may report changes when they log into their online accounts. Members making changes are advised to closely review their final renewal documents (mailed in October) to ensure accuracy of the information. These changes can be made for both 2015 and 2016 benefit years, and will allow the Health Connector to more precisely determine a member's eligibility for 2016. If the member does not have a change to report, no action is required. Even if members do not make a change to their income, their subsidy amount may change due to application of updated Federal Poverty Level (FPL) tables for 2016.
- Very importantly, for this year, there is no need for members, or individuals who were determined eligible for Health Connector coverage but who never enrolled in 2015, to complete a new application. All individuals who completed an application in 2015, whether or not they eventually enrolled in coverage, will see that application when they log into their account.
- When individuals with at least one Health Connector eligible member in their household sign into their online account, they will now see both their 2015 and 2016 application in the system. The 2016 application will be slightly updated based on new FPL tables and other eligibility factors such as death, disability and access to public insurance coverage.

- New applicants who came to the system in August or later and fill out a new 2015 application will automatically have a 2016 application generated for them. They do not need to apply twice if they first submit a 2015 application.
- New plans can be reviewed and selected starting November 1st when Open Enrollment begins.

Other Recent Communications

“What to Expect from Open Enrollment”

- From late August through September, all subsidized and unsubsidized Health Connector members will also receive a “What to Expect from Open Enrollment” communication providing a high-level explanation of the 2016 redetermination and renewal process. Most members will receive this via email, while those without a valid email address on file will receive the same information in a postcard. (See attached for talking points for the unsubsidized version of the communication; subsidized talking points were circulated as part of August Monthly Messaging).

2014 APTC Recipients

- Health Connector members who received an APTC in 2014 were sent a letter at the end of August reminding them that they must file federal income taxes from 2014 in order to be able to get an APTC again in the future. This was sent to a small number of individuals.

Key Takeaways for Assisters:

- Encourage members to update their application with their most current information via **online self-service** upon receiving their preliminary notice from the Health Connector.
- Additional plan and subsidy information is coming in October. This information will allow members to closely review their options and consider shopping around, with the help of an Assister if desired. When the new provider search tool is available beginning November 1st for Open Enrollment, it will be easier for them to find other plans that have their doctor/hospital in their network.
- More information regarding 2016 plans and premiums will be available in an October mailing and Open Enrollment begins November 1st.