



This training document (and corresponding PowerPoint) can be used by you or your organization to help prepare for the upcoming Open Enrollment. There are five scenarios below, and most have corresponding tools that can be used as you work to help Health Connector members during Open Enrollment 2022.

Scenario One – Preliminary Determination

A Member calls an Assister organization for an appointment because they received a Health Connector preliminary eligibility notice that shows their household 2021 FPL at 250 percent but their 2022 FPL at 420 percent.

The Member is self-employed and filed taxes late due to the extended tax filing deadlines in 2021. However, they explained that they didn't update the income on their application after filing their 2020 taxes.

How do you advise the Member about their 2022 eligibility and updating the income on their application?

Suggested Discussion Points and Next Steps

- Advise the Member that the Health Connector checked their current income electronically when making a Preliminary Eligibility determination and found a higher income.
- Explain that the Health Connector will use the income found in its data sources because the Member has not submitted proof of their income recently and there was a discrepancy between what the Health Connector has from the Member on the application and what the data sources had for income.
- If the income the Health Connector received from data sources (2020 tax return) is not reflective of their current situation, they can make additional updates to the 2022 (and possibly the 2021) application(s).
- Have a discussion with Member about the need to update income throughout the year and the potential need to pay back any tax credits if their income on their application was lower than what it will be when filing their 2021 taxes.
- Assist them in making changes to the current (2021) application to help avoid APTC repayment.
- Review the Get an Estimate Tool with the Member to provide them with information about what their new premium may be for 2022.

See also: <https://betterhealthconnector.com/get-an-estimate>



Scenario Two – Eligibility/Renewal without SSN

A Health Connector Member comes in for an appointment with an Assister in December after receiving his bill for January 1 coverage. It shows a higher premium than he currently pays. This Member is a recent immigrant.

After looking at his application on the Assister Portal, you discover that he currently has a ConnectorCare plan but is being renewed into an unsubsidized plan starting January 1st.

You review several reasons why the Member may have lost subsidies, but there are no changes to income or family size. Although you know he would not be blocked for subsidies this year for not reconciling his taxes, he states he did file his 2020 taxes. You finally confirm that the Member does not have a social security number but is lawfully present in the US.

Suggested Discussion Points and Next Steps

- Advise the member that Members must have a social security number for the Health Connector to be able to verify information with federal and state data sources.
- When the Health Connector cannot verify information with state and federal data sources, the individual must be placed into unsubsidized coverage until they update their application for the upcoming year and reverify their information.
- Assist the Member to update their 2022 application so they can maintain subsidies through the Assister Portal. Even if they haven't had any changes to their income, go through the income screens of their application.
- Verify 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.
- Go through each part of the application with the individual and resubmit the application for 2022.



Scenario Three – Medicare Eligible

During your appointment 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.

You notice they just turned 65 last month and ask them about Medicare. They mention getting a notice that references Medicare, but they are not sure what it means. (They do not have a copy of this letter).

How do you help advise this Member about their 2022 coverage?

Suggested Discussion Points and Next Steps

- Confirm the Member's access to Medicare through the Assister Portal by going to the application summary page.
- Explain to the Member that the Health Connector checks for access to other Public Minimum Essential Coverage (MEC) (e.g. **Medicare**, MassHealth) and that this person has been identified as Medicare eligible.
- Tell the Member they will lose access to state and federal subsidies for 2022 due to Medicare eligibility, but that they can receive assistance enrolling into Medicare for their health insurance coverage and provide them with referrals to SHINE for this help.
- If the Member is eligible for Medicare, if there are other dependents in the household, be sure to re-shop and enroll them back into their Health Connector plan. If the head of household is a Medicare beneficiary and cancels coverage, the dependents will also be cancelled and need to take steps to re-enroll into their coverage.
- The member is able to continue with their dental coverage through the Health Connector even when they are eligible for Medicare.

See also the Assister Job Aid: Helping Someone Newly Enrolled in Medicare



Scenario Four – Unknown Income

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

He brings the Preliminary Eligibility notice, and it shows that he has an Unknown FPL. He is not sure what that means but is concerned about the coverage for himself and his wife.

Suggested Discussion Points and Next Steps

- Explain to the Member that the couple's income for 2022 is Unknown. This is because the Health Connector couldn't verify (prove) some of their information and this could happen if we weren't able to find updated information in electronic data sources.
- Having an amended tax return is one reason for having an Unknown income during Renewals for 2022, and it will be more common this year due to an increase in the number of people who have amended tax returns. Many individuals had amended tax returns as a result of provisions in the American Rescue Plan that provided them with further tax benefits for 2020.
- When the Federal Poverty Level (FPL) is listed as Unknown for 2022 on the Preliminary Eligibility Notice it also displays as "Unknown" for their FPL in the My Eligibility section of their online account.
- To change the income from Unknown, simply help the Member by going into their 2022 application, updating the income screens, and resubmitting the application.
- Review any other household or income changes with the Member and ensure that the couple submits any outstanding RFIs.



Scenario Five – Unemployed Individual Losing ConnectorCare

A Member receiving unemployment income (UI) who is enrolled in a \$0 ConnectorCare plan through the unemployment workflow received a renewal notice informing her that she will be renewing into an APTC-only plan. She says her income is not changing and she will continue to receive unemployment income benefits until she finds a new job.

She comes to see you to ask why she is losing ConnectorCare for 2022 if her income is not changing and she is still collecting unemployment?

Suggested Discussion Points and Next Steps

- Explain that the Member is receiving a special benefit for individuals receiving unemployment that is through the American Rescue Plan, where individuals receiving unemployment are eligible for a \$0 premium plan. However, this benefit is ending at the end of 2021.
- Advise the Member that the benefit she sees for 2022 reflects her income as reported.
- Review the application with her to ensure there are no other changes to the application for 2022.
- Explain that even though her premium will increase, she may still be receiving more assistance with her premiums due to the increased generosity of APTCs through the American Rescue Plan. This can help make the plans that are available to her more affordable.
- Review her plan options with her for 2022 with the Get an Estimate tool.
- Ensure that she knows how to make her payment for her 2022 plan, and that she knows to do so by December 23rd.