

## February Messaging

### Talking Points

February 2016

- The Health Connector's Open Enrollment period ended January 31st. Open Enrollment is the time of year when individuals and families can shop for health insurance for any reason without needing a qualifying event.
- If individuals signed up for coverage at the end of Open Enrollment from January 24th through January 31st, they have until February 23rd to pay their enrollment bill for coverage effective March 1:

<b>Choose a plan and pay Enrollment Bill by:</b>	<b>To be enrolled in a new plan starting:</b>
January 31 (select by date, pay by February 23)	March 1

- Members have three ways to pay their premiums:
  - Pay online at [Payment.MAhealthconnector.org](http://Payment.MAhealthconnector.org).
  - Drop off a check or money order at any of the Health Connector's six walk-in centers (see below for locations), or
  - Mail in a check or money order. Payments must be received (not postmarked) by the 23rd of the month.
    - Include the detachable payment coupon from the bill with the payment and write account number beginning with 7 on the payment.
    - If mailing a payment without the payment coupon, include all of the following information with your payment: full name, billing account number starting with 7, phone number and mailing address.
- Outside of Open Enrollment, certain circumstances or life events allow individuals to access coverage during a Special Enrollment Period (SEP). Individuals can enroll in coverage during closed enrollment under the following circumstances:
  - They qualify for MassHealth.
  - 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.
  - They experienced certain qualifying events, such as getting married or the birth or adoption of a child.
  - They are applying for dental coverage.
  - They are a member of a federally recognized tribe or Alaska Native shareholder.

The website will help determine whether someone qualifies for a SEP. More information about special enrollment periods can be found on the Health Connector website at [www.MAhealthconnector.org/get-started/special-enrollment-period](http://www.MAhealthconnector.org/get-started/special-enrollment-period).

- Members can get in-person help at the Health Connector’s walk-in centers, or help from enrollment assisters located around the state. A list of walk-in centers is included below and can also be found at [www.MAhealthconnector.org/about/contact](http://www.MAhealthconnector.org/about/contact). A list of enrollment assisters can be found at [www.MAhealthconnector.org/help-center](http://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 Lowell, Fall River and Brockton centers will no longer operate as Health Connector walk-in centers after February. Boston, Worcester and Springfield will remain open year-round.

Center	Address	Hours (hours vary by walk in center)
<b>Boston</b> —Health Connector	133 Portland Street Boston	Mon-Fri 8am-6pm Closed President’s Day (2/15)
<b>Worcester</b> —Health Connector	146 Main Street Worcester	Mon-Fri 8am-6pm Closed President’s Day (2/15)
<b>Springfield</b> —MassHealth MEC	333 Bridge Street Springfield	Mon-Fri 9am-5pm Closed President’s Day (2/15)
<b>*Lowell</b> Community Health Center	161 Jackson Street Lowell	Mon-Fri 8am-5:30pm Closed President’s Day (2/15)
<b>*Fall River</b> Health First Family Care Center	387 Quarry Street Fall River	Mon-Fri 8:30am-5pm Closed President’s Day (2/15)
<b>*Brockton</b> Neighborhood Health Center	63 Main Street Brockton	Mon-Thurs 8am-8pm Fri 8am-6pm Sat 9am-1pm

\*These hours apply to the month of February only; these walk-in centers will close at the end of the month. The Lowell and Fall River centers’ last day operating as Health Connector walk-in centers will be Friday, 2/26 and the Brockton center will close Saturday, 2/27.

- As of February 1, 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)**.
- Health Connector members enrolled in coverage in 2015 at any point will receive forms from the Health Connector that they need in order to do their 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 will receive Form 1095-A by the first week of February for federal tax purposes. Members should wait to do their taxes until they receive these forms. They should visit [www.MAhealthconnector.org/taxes](http://www.MAhealthconnector.org/taxes) for resources and FAQs about the filing process.

### Open Enrollment Communications

- If individuals selected a plan at the end of Open Enrollment from January 24th through January 31st, they have until February 23rd to pay their enrollment bill for coverage effective March 1. They will receive an email in mid-February reminding them to pay by that date.
- New Health Connector members will receive a brief survey in early February, via e-mail, with a few questions asking why they decided to sign up for health insurance and where they heard about the Health Connector. (See attached for talking points dedicated to this survey.)

### Tax Form Communications and Information

- In late January and early February, the Health Connector will mail 1099-HC and 1095-A forms to a portion of 2015 enrollees.
- Health Connector members enrolled in Commonwealth Care in January 2015 will receive a Form 1099-HC from the Health Connector for state tax purposes. This form was sent by the Health Connector in late January.
  - They will receive a 1095-B in February for federal purposes from MassHealth because Commonwealth Care was authorized under MassHealth's Section 1115 waiver.
- Health Connector members enrolled in a QHP at any point in 2015 will receive Form 1095-A for federal tax purposes in the first week of February. This form contains information about the months an individual had health insurance coverage and their amount of premium tax credits. Members need this form in order to file their taxes.
  - They will receive a 1099-HC for state tax purposes from their health plan.
  - Catastrophic plan enrollees and Small Business Health Options Program (SHOP) 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 this amount when they file taxes using our online tool at [www.MAhealthconnector.org/2015-slscsp-calculator](http://www.MAhealthconnector.org/2015-slscsp-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.

- Members need to wait to receive their Form 1095-A in the mail before they file their taxes. 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 March 1.
  - 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.
- In mid-February, members enrolled at any point in 2015 will receive an email reminder to file their taxes by the April 19 tax filing deadline.
- 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](http://www.MAhealthconnector.org/taxes/tax-documents).
- 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](http://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.

#### Verification Documents

- Now that Open Enrollment is coming to an end, we plan to remind members who still owe verification documents to respond timely before their eligibility is automatically reassessed using state and federal data sources. In early February and again in early March, we plan to send reminders (in the form of letters, e-mails and/or robo-calls) to these members encouraging them to send in their information.
- If an applicant attests to certain eligibility criteria for a QHP or subsidies, yet that attestation is inconsistent with the federal and state data our system uses for verification, that applicant has to send in verifying documentation. Notices are sent requesting such information from households as needed, and the need for this verification is also displayed in the online experience.

- The Health Connector reminded members during the redetermination process for 2016 to send in any outstanding verification documents by way of the notices sent for preliminary and final determination in August and October, respectively.
- Note that when an individual does not send in their documentation and the system reverts to the data source, individuals may get notices related to an updated eligibility status as a result of the reversion to the data source. In other words, individuals may get notices in the mail related to an updated eligibility status when they themselves have not made any affirmative action to update their information and this may cause some confusion.
- If a member fails to provide the requested information before the system reverts to the data source, and the new determination is that they are ineligible for QHPs (e.g., because they are not a resident, are incarcerated, or are not a lawfully present alien), their enrollment will be closed.
- If a member fails to provide proof of income and does not have other documentation outstanding, they will retain their eligibility for a QHP but the level or type of financial assistance they receive will change based on the income information available in the data sources.
- The requested verification documents can be faxed to the Health Connector at 857-323-8300 or mailed to:

Health Insurance Processing Center  
P.O. Box 4405  
Taunton, MA 02780

- For more information, please visit [www.MAhealthconnector.org/verification-documents](http://www.MAhealthconnector.org/verification-documents).

#### Key Takeaways

- 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 one of these “special enrollment periods.”
- 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.
- If individuals signed up for coverage at the end of Open Enrollment from January 24th through January 31st, they have until February 23rd to pay their enrollment bill for coverage effective March 1.
- Anyone who was covered through the Health Connector for at least one month in 2015 should expect to receive a Form 1095-A in the mail by late January or early February. The Health

Connector website has resources to help individuals file their taxes at [www.MAhealthconnector.org/taxes](http://www.MAhealthconnector.org/taxes).