

MassHealth 2016 Renewals Training

April 2016



Agenda

- MassHealth 2016 Renewals Overview
- Selection Criteria
- Data Matching
- Auto-Renewals
- Non Auto-Renewals
- Failure to Respond to a MassHealth Renewal
- Tips and Best Practices
- Resources
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■ MassHealth 2016 Renewals Overview

MassHealth 2016 Renewals

- Overview

- In order to renew member's benefits, CMS requires that MassHealth review all eligibility factors for its membership every 12 months
- Beginning on April 21st 2016, MassHealth will be using the system that processes the online applications for its on-going renewal efforts for MAGI-based populations
 - Individuals over 65 will remain in our legacy MA-21 system and their renewal process will not change
- The system selects the number of applications that are eligible for MH renewals and attempts to verify information based on federal and state data sources

MassHealth 2016 Renewals

- Overview

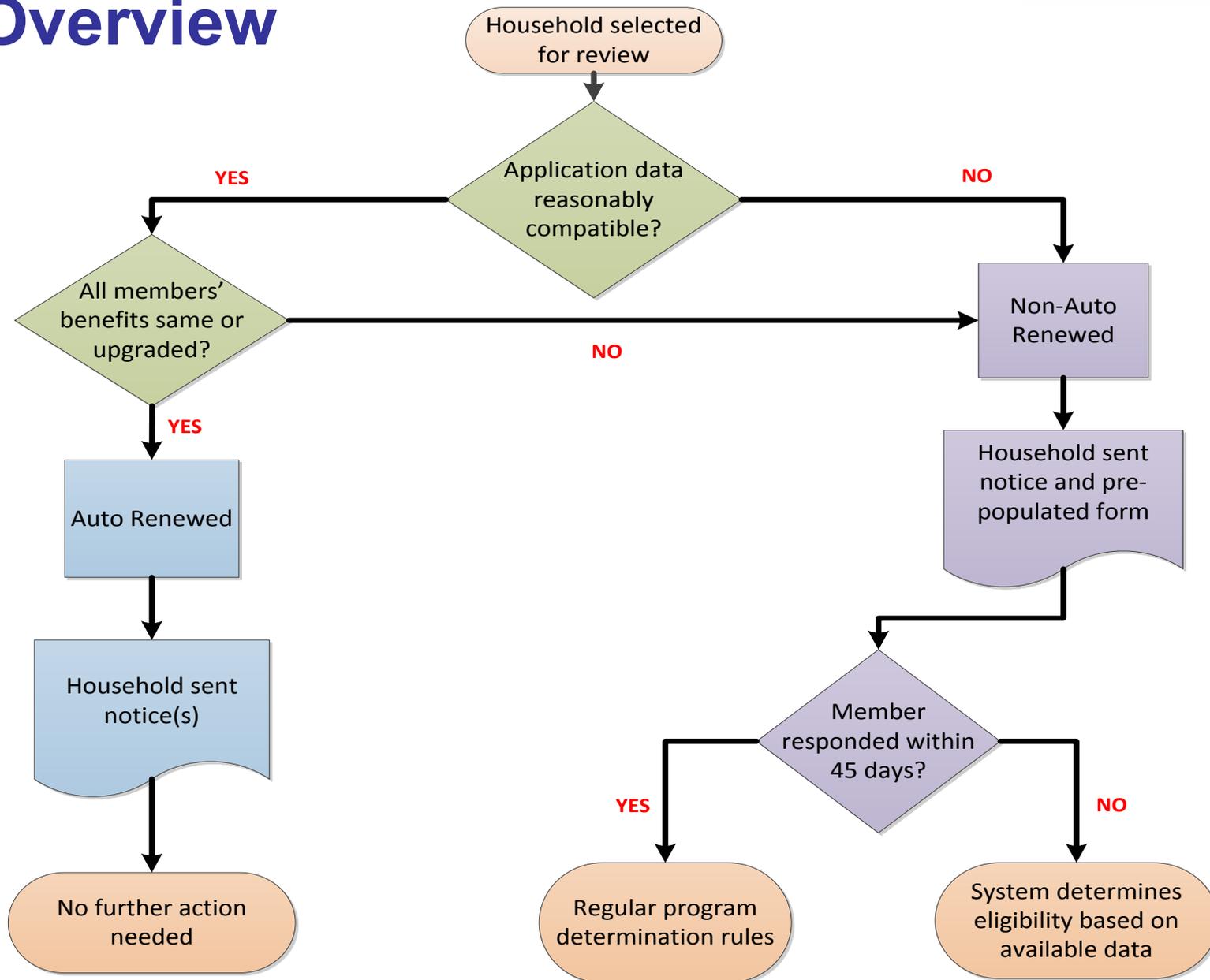
- MassHealth is focusing renewal efforts on MassHealth-only households at this time and will coordinate with the Health Connector on mixed households in the fall of 2016
- Renewal application notices will be mailed starting with applications having the oldest submission dates first
 - Members do not need to do anything until they receive renewal notices from MassHealth
 - Notices will be sent to the application's head of household and will include information for all of the family members

MassHealth 2016 Renewals

- Overview

- Applications will be auto-renewed if all information on an application is verified and all members will either have the same or richer MassHealth benefits
- If an application cannot be auto-renewed, the head of household will be sent a pre-populated form and have 45 days to respond
 - Households will be able to respond in the same way as submitting a new application (online, mail, phone, in-person)
 - If household responds, the system will determine their eligibility based on the application data and generate appropriate request for information (RFIs) if applicable
 - If the household fails to respond, the system will determine their eligibility based on available data

MassHealth 2016 Renewals – Overview



■ Selection Criteria

MassHealth 2016 Renewals

– Selection Criteria

- MassHealth is focusing renewal efforts on MassHealth-only households
 - Mixed households, those that have both MassHealth and Health Connector members, will be reviewed in the fall during the Health Connector's renewal process
- Applications will be selected for review if the application date is ≥ 12 months
- A household will not be selected for renewal if it:
 - Has members 65 or older (unless they have an immigration status of Nonqualified PRUCOL or are a family/caretaker relative), **or**
 - Has anyone with self-attested Social Security income (between January 1 – March 1) , **or**
 - Has anyone with a case that remains open by MassHealth for other reasons

■ Data Matching

MassHealth 2016 Renewals

– Data Matching

- The system will use the information from the most recently determined application as the basis for the renewal application
 - If changes were made but never submitted to an application, those changes will be discarded if the application is selected for renewal
- For applications selected for renewals, all household members will be matched against federal and state data sources in an attempt to verify eligibility for current MassHealth benefits.

MassHealth 2016 Renewals

– Data Matching

- Once an application is selected for renewal, the system will verify the following against the federal and state data sources

- Current income
- Death
- Disability
- Public Minimum Essential Coverage
- Immigration



MassHealth 2016 Renewals

– Auto/Non-Auto Renewal

The results of the data matching process determines whether the household will be:

- **Auto renewed** if all information on file is verified, reasonably compatible, and all members will either have the same or richer MassHealth benefits

OR

- **Non-auto renewed** if the information is not compatible or if any member in the household would have a change in benefits (that would not be a richer benefit) or would be terminated.

■ Auto Renewals

- A household is auto renewed if all members in household meet the following criteria
 - All information in an application is considered verified and reasonably compatible and
 - All members would receive a richer or the same MassHealth benefits
- The renewal application will be final and will be the only application an account holder would see in the system
 - The account holder will see the final program determinations based on the renewal for all members on the application
 - The account holder will also see when their application will next be reviewed

- A cover letter will be sent to the application head of household telling them that the benefits for all of the members in their household have been renewed and what coverage they are now eligible for
 - If a member gets a richer MassHealth benefit, they will receive the appropriate eligibility approval notice
 - If there is no change in a member's benefit, no additional approval notices will be sent
- A copy of the cover letter will be sent to HOH's ARD, if applicable
 - This will not be sent to PSI's (including CACs with a PSI) or Navigators as these letters include information about other household members
- A head of household can request a paper copy of their application responses (a pre-populated form)

Auto Renewals - Sample Notice

Date: April 20, 2016
Notice ID: ###/###/RENEWAL-#####
Member ID: #####
SSN: XXX-XX-####

Dear Mike

Good news from MassHealth about your household's health coverage. We have determined that you and members of your household are eligible for health coverage. Health coverage has been renewed for you and members of your household and renewal benefits will be effective on April 20, 2016.

Member ID: #####
Date of Birth: 01/01/1981
Coverage Type: MassHealth Standard plus Medicare Buy-In
Date Benefits Renewed: April 20, 2016
Member Name: Mike
Member Name: Joe

If your health coverage has not changed, we have determined that there have been no changes to your information that affect your health coverage. If your health coverage has been upgraded, we have determined that your coverage can be upgraded and you will receive an

*****Good News*****

Health coverage has been renewed for you and members of your household. Unless you have a change to report, your household does not need to do anything.

What do I need to do?

- You do not need to take any further action, the coverage for your household has been renewed for another year. If you would like to review the eligibility information we have on file for your household or need to report a change, please follow the instructions below:
- **Online:** Go to <http://localhost:8080/individual/registration?invitationCode=480677775717603783565723787961> and you will be able to create an account and see your renewal information. Once you have your account, go to the My Eligibility section of the website to view the information we used to renew coverage for your household.
- **Phone:** Call us at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) to request that a copy of your household's eligibility summary be mailed to you.

- **Online:** Go to MAhealthconnector.org. Your username is **victest1113268**. Go to the My Eligibility section of the website to view the information we used to renew coverage for your household.

MassHealth
list of MEC

Auto Renewals - Online Account

Eligibility Application

Has any of the information about you or the people in your household changed since the last time you contacted us?

This application is currently in a MassHealth renewal period. You must complete the renewal application below in order for the Commonwealth to determine if you are still eligible for your current benefits. Please use the "Complete Renewal" link below to provide us the latest information about all the members in your household.

Your Due date for completing your household's renewal application is: **04/21/2017**

Year 2016

Please review the details in your 2016 application to make sure all of the information we have for 2016 is correct.

Eligibility Id	Received Date	Submitted Date	Status	Actions
RefID_1458057129168		04/21/2016	Submitted	Detail Edit Application

■ Non-Auto Renewals

- A household is not auto-renewed if one or more members on the application have one or more of the following conditions:
 - There is not sufficient data available from federal or state data sources
 - The information received from data sources is not considered verified and/or reasonably compatible
 - Data sources indicate a member would be downgraded
- In the case that the system cannot auto-renew a household's benefits, the system will generate an editable renewal application online
 - The previous application will still be the basis for the household's eligibility, but will be unable to be edited during the renewal period
 - Member must complete all the screens on the renewal application to complete review (they cannot skip through screens)

Non-Auto Renewals - Noticing

- The system will send to the application HOH a cover letter and a prepopulated form telling them they must renew their benefits
 - To encourage HOH's to respond online and assist with self service, the cover letter will remind the HOH of their user name (if they have one) or provide an invitation code (if they do not)
 - A copy of the cover letter will be sent to ARDs, PSIs, and Navigators
- The renewal packet will also include
 - An Insert with information about enrollment events, how to find an Assister, and frequently asked questions
- Members can respond to the renewal in the same way as they can submit a new application (online, phone, mail, or in-person)
 - A member can request an additional copy of their prepopulated form, if needed

Non-Auto Renewal

– Completing Renewals

- The prepopulated form will contain all of the information from the household's last submitted application
 - The form includes instructions on how to report changes
- The Renewal Application follows the same sequence as the online application, making it easy to complete the renewal process online or over the phone
- Members cannot report changes while they are in a renewal period, they must complete their renewals in order to update their accounts

Non Auto-Renewal - Renewing Online

- The cover letter provides instructions for the member on how to access their online account, even if they originally applied online or over the phone. This includes:
 - The head of household’s username (if they had one), or
 - An invitation code to setup an online account
- Assistors can refer to the ***Creating and Accessing Online Accounts on MAhealthconnector.org*** job aid (in the Learning Management System—LMS) to help consumers access their application online to complete their renewal
- Sample cover letters are also available in the LMS

Non Auto-Renewal - Renewing Online

- When a head of household is in the renewal period, they will see the Due Date for completing their renewal application

Eligibility Application

Has any of the information about you or the people in your household changed since the last time you contacted us?

This application is currently in a MassHealth renewal period. You must complete the renewal application below in order for the Commonwealth to determine if you are still eligible for your current benefits. Please use the "Complete Renewal" link below to provide us the latest information about all the members in your household.

Your Due date for completing your household's renewal application is: **06/18/2016**

Year 2016

Please review the details in your **2016** application to make sure all of the information we have for **2016** is correct.

Eligibility Id	Received Date	Submitted Date	Status	Actions
RefID_1458057129168		03/15/2016	Submitted	Detail Complete Renewal

Non Auto-Renewal - Renewing Online

- Select the Complete Renewal link and step through each section of the application making updates as necessary, sign, and submit the application

Eligibility Application

Has any of the information about you or the people in your household changed since the last time you contacted us?

This application is currently in a MassHealth renewal period. You must complete the renewal application below in order for the Commonwealth to determine if you are still eligible for your current benefits. Please use the "Complete Renewal" link below to provide us the latest information about all the members in your household.

Your Due date for completing your household's renewal application is: **06/18/2016**

Year 2016

Please review the details in your 2016 application to make sure all of the information we have for 2016 is correct.

Eligibility Id	Received Date	Submitted Date	Status	Actions
RefID_1458057129168		03/15/2016	Submitted	Detail Complete Renewal

Non Auto-Renewal - Renewing Online

- Once a renewal program determination is made, the previously-submitted application can be viewed (select the Detail link) but not edited
- After a renewal application is submitted, the final renewal application can be edited at any time to report changes

Non-Auto Renewals - Program Determinations

- If a renewal application is received within **45** days, it will be redetermined based on current program determination rules
 - Members will receive appropriate eligibility approval notices

- If HOH does not respond within 45 days
 - The system will use the information from the electronic data sources, if available, for a new program determination
 - The members will receive a notice with language that indicates an action was taken due to failure to respond to a renewal
 - The notice will also indicate the program(s) that the members are otherwise eligible for based on data sources, or
 - A termination notice if the member is no longer eligible for benefits (due to lack of data)
 - If eligible, consumers will also receive a notice that the member is eligible for Health Connector benefits

- **Failure to Respond to a MassHealth Renewal**

Failure to Respond

- If the HOH does not respond within the **45** day period and receives an automatic program determination, their application will be flagged
 - The application will remain flagged in the system until the head of household completes the application or next renewal cycle (MassHealth or Health Connector renewal)
- If an application has a flag on it and a member needs to report a change, they must complete the renewal application

Failure to Respond

- If the member completes a renewal application, but experienced a gap in coverage, they can contact MassHealth Customer Service and request MassHealth to provide them their new benefits retroactively for up to 90 days from the date of their termination

Reminder: If there is no SSN for a member in our files and the member does not respond within the 45 day period, we will not be able to verify their information. In this case, the member will receive a termination notice.

■ Tips and Best Practices

Tips for Completing the Renewal Application

- If the HOH has updates to make on the renewal application they can do so in the Updated Information column

1. Please read the information listed on this form carefully. It lists the information MassHealth has about you and members of your household.
2. Please cross out the information if it is incorrect and write the correct information in the **Updated Information** column. If you have any missing information for your current household members please write that in the **Updated Information** column.
3. Please answer all questions for you and members of your household.
4. If you have a new household member to add, please fill out all the questions in **Supplement E: Massachusetts Application for Health and Dental Coverage and Help Paying Costs—Additional Persons**
5. Please sign the form and send **ALL PAGES** to
Commonwealth of Massachusetts
Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780
Fax to 1-857-323-8300

General Information		
Person 1 (Head of Household) — General Information	Current Information	Updated Information
Name (First Name, Middle Name, Last Name)	Sue	
SSN	#####	
Sex	Female	
Date of Birth	12/12/1988	
Home Address	A some st boston, MA 02210	
Mailing Address	A some st boston, MA 02210	

Tips for Completing the Renewal Application

- The application also includes places where they can enter new information, such as a new job or new immigration status

Updated Income Information

Instructions: Use this section if there are additional jobs or income that you or any of your household members now have. If you need more space copy this page and attach it to the renewal form when you return it.

Questions	New Job/Income1	New Job/Income2
Member Name		
Date of Birth		
New Job		
Employee Name and Address		
Wages/tips (before taxes)		
Frequency you get paid (weekly, bi-weekly, monthly, seasonally, semi-monthly)		
Average number of hours worked each week		
Is this job a sheltered workshop?		
Are you seasonally employed?		
If yes, answer question a. below		
a. If yes, how many months do you work each calendar year?		
Are you newly self-employed?		

Tips for Completing the Renewal Application

- If a HOH needs to **add a household member**, they can complete the blank Add a Member form that is included with their renewal packets
- If they need to **remove a member**, they can cross out the information for that member throughout the renewal application
- All pages must be completed, signed, and dated and returned to MassHealth by the Due Date
- The renewal packet also includes blank supplements that HOHs may fill out to update any additional information with MassHealth

■ Tips and Best Practices for Assisters

Best practices and tips when helping a member with their renewal application

- Encourage consumers to think about changes over the past year. Look for changes in relationships, how they file taxes, changing jobs, income, immigration status, address, etc.
- If a member loses their renewal application, can contact Customer Service to request another copy.
- If it is near the member's due date, it is strongly encouraged that they complete their renewal application online or via the phone
 - If you are assisting a member and they are completely unable to access a their account or call Customer Service, they can submit a completed and signed ACA application to serve as the renewal form for the HOH.
 - MassHealth requests you write the word RENEWAL on the top of the ACA application in order to minimize processing issues

Tips and Best Practices For Assisters

When is a new account required?

- **Do not create a new online account (OPTUM ID) when you are helping a member with their renewal**
 - If the member is not sure if they have an account:
 - Have them check their renewal letter for either their
 - **Username**—they should use this Username to log into their account, or
 - **Invitation link**—they should use the link to set up the OPTUM ID account and access their online application
 - Members *should not* create a new account because they cannot remember their Username or email address
 - If they do not have their renewal letter, they should call customer service
 - If they have an account, they will need to get their Username or have customer service send them an invitation code so they can access their account

When is a new application required?

- Do not create a new application when you are helping a member with their renewal
 - Exceptions:
 - Change in Head of Household
 - Family member that is no longer part of the MAGI household and needs coverage

Tips and Best Practices For Assisters

- If you have a change in HOH due to death, divorce, etc., you will need to:
 - **Submit a new application** for the household ***before the Due Date in your Renewal letter.***
 - Submit the new application either
 - Online: You will need to create a ***new*** online account
 - In person: With a certified Enrollment Assister or at a MassHealth Enrollment Center
 - By phone: Call MassHealth customer service
 - By paper: Using the ACA-3 application available on the MassHealth website: www.Mass.gov/MassHealth
 - **Do not complete the paper Renewal Application form and do not log into your online account** that lists the previous Head of Household information

Tips and Best Practices For Assisters

- If a family member is no longer residing in the household, is no longer claimed as a dependent, or is over 21 and no longer claimed as a dependent you will need to
 - Submit a new application for the member that is no longer part of the household
 - Cross out all information on the HOH's renewal form that pertains to the member that is no longer part of the household

If the HOH and all of the members in the family no longer need coverage from MassHealth, contact MassHealth Customer Service

■ Resources

- Check the LMS for additional resources such as MassHealth Renewal FAQs, sample letters and notices, sample renewal forms, and the Creating and Accessing Online Accounts on MAhealthconnector.org job aid
- On the MassHealth webpage there will be updates on renewals available after 4/20/2016

Thank you

Questions