

## November Messaging: Go Online to Submit a New Application for Coverage

The key message for the month of November is that Open Enrollment is upon us and that all prospective members and current members receiving temporary MassHealth, Commonwealth Care, Medical Security Program (MSP), and a non-group Qualified Health Plan need go online starting November 15<sup>th</sup> to complete a new application and get permanent coverage. We have received approval from CMS on the extensions of the Commonwealth Care, former Medical Security Program (MSP) and temporary MassHealth coverage programs into 2015. Members can start going online to apply, shop, and pay for coverage by December 23, 2014, to enroll for January 1, 2015, to prevent a potential gap in insurance coverage and to begin taking advantage of their new plans as soon as possible.

### General Talking Points

- Open Enrollment starts November 15 and our new and improved website will be available on that day. We are confident our new online system will allow everyone to apply, find out what help paying for insurance is available (if any), select a plan and make a payment (if they have a premium)
- As we enter Open Enrollment with a new system, contacting transitioning members and alerting them to the need to submit a new application is our top priority.
- Current Health Connector members will receive a comprehensive Open Enrollment package in early November with information on program end dates, important deadlines, frequently asked questions and tips on how to enroll and where to seek assistance.
- The first group of current temporary MassHealth members will receive a call to action letter and a comprehensive Open Enrollment package in mid- November with information on program end dates, important deadlines, frequently asked questions and tips on how to enroll and where to seek assistance. Some of these members may also get paper applications.
- The second and third groups will receive their call to action letter and Open Enrollment packet at the beginning of and the middle of December, respectively.
- Current Health Connector members will receive calls in early November informing them of the upcoming Open Enrollment period and instructing them to apply, shop, and pay by December 23, 2014 for coverage beginning January 1, 2015.
- We will be starting media messaging on November 15.
- Throughout Open Enrollment, our partners, including Health Care For All and our Navigators, will be in communities around the state, knocking on doors and holding events. Anyone who currently has coverage through the Health Connector or temporary MassHealth coverage, can start the process of enrolling for 2015 coverage on November 15 when the new website will be available at [MAhealthconnector.org](http://MAhealthconnector.org).
- Anyone who is a current Health Connector or temporary coverage member, and wishes to maintain coverage through the Commonwealth, will need to fill out a new application and enroll through the new [MAhealthconnector.org](http://MAhealthconnector.org) which will be available starting November 15, even if an individual filled out an application in 2013 or 2014. Applicants can also apply by calling the MassHealth or Health Connector customer service centers, through an assister (Navigator or Certified Application Counselor) or by submitting a paper application. Note: If someone recently completed the new ACA3 paper application, they do not need to reapply. Their ACA3 application will automatically be entered into the system starting 11/15/2014.
- By submitting a new online application, consumers will be providing necessary information, which allows for consumers to experience immediate determination of program eligibility and, when applicable, shopping and enrollment into new coverage – all in **one streamlined process**.

- The new system will make it easier for Massachusetts residents to experience the full benefits of the Affordable Care Act including easy comparison shopping and, for many people, help paying for coverage.
- Consumers can apply by web, phone, through an assister, or by paper; however, for the fastest and most convenient experience and to expedite processing and plan selection, the website should be used whenever possible. Paper applications should **only be used** in extraordinary circumstances
- Consumers can get information about health or dental insurance by visiting [MAhealthconnector.org](http://MAhealthconnector.org).
- Consumers seeking information about applying for coverage through the Health Connector can call the Health Connector Customer Service Center at 1-877-MA-ENROL (1-877-623-6765)
- Consumers can get information and help applying for Medicaid by calling the MassHealth customer service line at 800-841-2900.

### **Extension Talking Points**

- The Health Connector and MassHealth have received confirmation from the federal government that existing Commonwealth Care, MSP and temporary MassHealth coverage members can be extended.
- **Commonwealth Care and former MSP** members are extended through January 31, 2015, and members have been sent notice in the mail after CMS approved the extension. These notices were printed on **yellow paper**.
- Temporary MassHealth coverage will also be extended into 2015. Members will be transferred out of that coverage on a rolling basis, and the coverage will end based on which group a member is a part of, indicated by the color of the cover letter they receive with their open enrollment packet
  - **Temporary Coverage** members who receive a **purple letter** on 11/15 have a coverage extension until January 15, 2014; these members should apply, shop and pay by December 23, 2014, for coverage starting January 1, 2015, in order to avoid any gaps in coverage.
  - **Temporary Coverage** members who receive a **blue letter** on 11/31 have a coverage extension until January 31, 2014; these members will need to apply, shop and pay by January 23, 2015, to prevent a gap in coverage starting February 1, 2015, in order to avoid any gaps in coverage.
  - **Temporary Coverage** members who receive a **green letter on 12/15** have a coverage extension until February 15, 2015; these members should apply, shop and pay by January 23, 2015, for starting February 1, 2015, in order to avoid any gaps in coverage.
- These extensions give current members in those programs additional time to apply for a new plan during Open Enrollment, and help control the flow of the transition population to the website, call centers and enrollment assisters

### **Additional Talking Points**

- The Commonwealth is launching a new and improved system to help consumers apply and if applicable select a plan starting November 15. Beginning on November 15, it is Open Enrollment and all members should go online at [MAhealthconnector.org](http://MAhealthconnector.org) to apply, shop and pay for coverage starting January 1, 2015.
- Enrollment assisters and other consumer advocates may need to provide detailed information about Health Connector and MassHealth resources available for any immediate questions applicants have about open enrollment, including referring members to the Health Connector or MassHealth call centers.

- Enrollment assisters should review training information, email updates and resources available to them in the Commonwealth's learning management system at <http://mahealthconnector.absorbtraining.com/#/login>