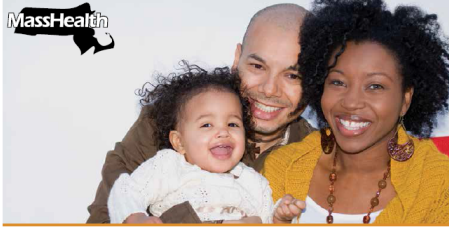


Title: Temporary MassHealth Letters and Open Enrollment Packet	
Dates:	Individuals with temporary health coverage through MassHealth will be receiving a call to action letter and an Open Enrollment packet in one of three waves: <ul style="list-style-type: none"> • Wave 1 (Purple Letter) – November 15th • Wave 2 (Blue Letter) – December 1st • Wave 3 (Green Letter) – December 15th
Format:	Each individual will receive a packet with the following content: <ul style="list-style-type: none"> • Call to action letter – color coded (2 pages – double sided) • Babel Sheet • Open Enrollment packet (4 pages – double sided) • Paper Application and Voter Registration Card – if they applied via paper last year (22 pages – double sided)
Target Audience:	Individuals with temporary health coverage through MassHealth (including temporary Limited coverage)
Objective:	In these materials members will find information about how and when to apply for health insurance coverage during the open enrollment period, important dates for action, answers to frequently asked questions (FAQs) and how and where they can get help with their applications.
Notes:	<ul style="list-style-type: none"> • The packet has been customized for all member populations. • Commonwealth Care, QHP, and members receiving temporary coverage through MassHealth who indicated that Spanish is their preferred language will receive the Open Enrollment packet translated into Spanish. • A generic version of this packet will be available online in the nine most common languages as indicated in the packet
Key Messages:	<ul style="list-style-type: none"> • Coverage for individuals with temporary health coverage through MassHealth will be ending at different times depending on their wave: <ul style="list-style-type: none"> ○ Coverage for Wave 1 (Purple Letter) ends on January 15, 2015. ○ Coverage for Wave 2 (Blue Letter) ends on January 31, 2015 ○ Coverage for Wave 3 (Green Letter) ends on February 15, 2015 • You need to fill out a new application and enroll in a new plan to avoid a gap in coverage. You can begin applying through our new and improved website MAhealthconnector.org beginning November 15, 2014. • In order to avoid any gaps in coverage, individuals with temporary MassHealth are encouraged to apply by the following dates: <ul style="list-style-type: none"> ○ Wave 1 (Purple Letter) apply and, if eligible for coverage through the through the Health Connector, shop and pay for a plan by December 23, 2014. ○ Wave 2 (Blue Letter) apply and, if eligible for coverage through the through the Health Connector, shop and pay for a plan by January 23, 2015. ○ Wave 3 (Green Letter) apply by February 15 and, if eligible for coverage through the through the Health Connector, shop and pay for a plan by February 23, 2015.
Communication Design	
Open Enrollment Packet	



You must fill out a new application for health coverage!

Your temporary health coverage through MassHealth is ending soon! You need to fill out a new application to see if you qualify for health coverage in 2015. Please pay careful attention to the notice that came with this packet for important dates.

- You must fill out a new application to see if you qualify for health coverage in 2015, even if you already applied in 2013 or 2014.
- You can apply online for new coverage at MAhealthconnector.org
- In this packet, you will find more information about how and when to apply, answers to other frequently asked questions (FAQs), and how you can get help with your application.

We're here to help you.

You have temporary health coverage through MassHealth because of problems with last year's website. Your coverage is ending soon. This year, you need to submit a new application so we can determine if you qualify for a new plan that is right for you.

To help you get coverage in 2015, you will find

- A website that works better and faster.**
- More people to help you with your application.** Navigators and Certified Application Counselors (CACs) can give you free help with your application. Find your closest Navigator or CAC on the **Where to Get Help** section on the back page of this packet.
- More people to answer your calls.** We have more staff in our call centers to help you faster.
- A shorter application.** Both the online and paper applications are shorter. You can use the paper application instead of applying online, if you prefer, but the website is the fastest way to get coverage.

AA-02 (10/14)

Frequently Asked Questions

I already applied last year. Do I need to apply again?

YES. Even if you completed an application in 2013 or 2014, you must fill out a new application. This is for two reasons.

- Problems with our website prevent us from using applications that were submitted in the past for 2015 coverage; and
- We need to have the most up-to-date information about you and your family. This way, we can make sure that you and your family can get the right type of coverage with the most savings possible.

When should I apply for health coverage?

You can apply now! Our new website makes it easy. You can apply online or find a copy of the paper application at MAhealthconnector.org.

Go to the **Important Dates** section of the notice that came with this packet to find more information on when you must submit a new application for health coverage. **Please do not wait until the last day of your temporary health coverage to start your application.**

You can get free in-person help from a Navigator or a Certified Application Counselor. For a full list of Navigators and Certified Application Counselors, go to MAhealthconnector.org/help-center/.

What happens if I don't apply by the date on my notice?

If you do not submit a new application by the date on your notice, your temporary health coverage through MassHealth will end.

You can apply for help paying for coverage through MassHealth or ConnectorCare at any time during the year. However, if you are determined eligible, you will still have a gap in your coverage.

If you are not eligible for help paying for coverage, you may still be eligible for Advanced Premium Tax Credits or an unsubsidized plan through the Health Connector. You have the rest of the open enrollment period through February 15, 2015, to apply and enroll.

If you do not enroll by this time, you will need to have a "qualifying event" to enroll in a Health Connector plan at another time during the year. To learn more about qualifying events for the Health Connector, go to MAhealthconnector.org.

How do I get help paying for coverage?

When you fill out your new application, you will be asked if you want to get help paying for your health coverage. **If you say yes,** you will need to answer questions about your household size, income, and other information.

Qualifying for any of these programs is based on your household income, the number of people in your household, and other factors. You may also qualify for MassHealth if you are disabled or have certain health conditions, even if you do not qualify based on income.

You may be able to get coverage or help paying for coverage through MassHealth, a ConnectorCare plan, or an Advanced Premium Tax Credit that lowers your monthly premium bill. These programs are described below.

MassHealth is Massachusetts' Medicaid program. MassHealth provides health care benefits to certain low- and medium-income families, children, and individuals living in the state. If you qualify for MassHealth, you may get direct health care coverage or you may get help paying for your health insurance premiums. When you submit an application for help paying for coverage, we will also see if you qualify for the Health Safety Net (HSN) or Children's Medical Security Plan (CMSP).

ConnectorCare plans are similar to the health plans that were previously available through Commonwealth Care. ConnectorCare plans have low- or no-cost monthly premiums, no deductibles, and lower payments for out-of-pocket costs like co-pays.

An Advanced Premium Tax Credit is a tax credit that helps lower the amount you pay every month in your premium bill. If you qualify for a tax credit, you may be able to use some of the credit toward the cost of dental insurance as well. You can find out if you are eligible for any of these programs when you apply through MAhealthconnector.org.

How do I buy dental insurance?

If you enrolled in a dental plan in 2014, you need to apply and shop for a new one before it ends. You can shop for a new dental and health insurance plan at the same time during open enrollment, or apply for a new dental plan separately later this year.

If you are shopping for dental and health insurance at the same time, you can apply and enroll for both plans online at MAhealthconnector.org.

If you are shopping for a dental plan only, you can apply and shop for a plan online, then call Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773 to complete your enrollment over the phone.

Questions?

Visit MAhealthconnector.org

Call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) Monday through Friday, 8:00 a.m. to 5:00 p.m.

Where to get help

If you need help or have questions about applying during this open enrollment period, you can find it:

- Online.** Go to MAhealthconnector.org.
- By phone.** Call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled). You can call Monday through Friday, 8:00 a.m. to 5:00 p.m. if you need help starting the application or if you have questions.
- In person.** Get free in-person help from a Navigator or a Certified Application Counselor. These people have been trained and certified to answer your questions and to help you complete your application. For a full list of Navigators and Certified Application Counselors, go to MAhealthconnector.org/help-center/.

Information to have before you apply:

It will be helpful to have some of this information as you fill out your new application, although it is not required to complete your application. Also, you may be asked to send us copies of some of the following documents or others if we need more proof after we get your application.


- Social security numbers (SSNs) for all people who are applying (if they have one).
- Immigration documents for all non-U.S. citizens who are applying (if they have one). You can find more information on immigration documents at MAhealthconnector.org.
- A copy of your federal tax return from last year. If you did not file taxes last year, or your income has changed since last year, please have information about your current income ready (such as recent pay stubs or an unemployment award letter).
- Home address and mailing address, if applicable, for everyone in your household who needs coverage, unless they are homeless.
- If your employer offers health insurance, ask these questions.
 - Do any of the health plans that the employer offers meet the "minimum value" standard? Learn more about the minimum value standard at MAhealthconnector.org.
 - What is the employee contribution to the lowest-cost health plan offered for an individual? \$ _____
 - How often does the employee have to contribute?
 - Weekly
 - Every 2 weeks
 - Twice a month
 - Monthly

Read this information in other languages at MAhealthconnector.org.


Lea esta información en otros idiomas en MAhealthconnector.org .	សំខេត្តព័ត៌មាននេះនៅសំខេត្តព័ត៌មាន MAhealthconnector.org.	該資訊的其他語言版本亦載於 MAhealthconnector.org .
Spanish	Khmer	Traditional Chinese

该信息的其他语言版本也载于 MAhealthconnector.org .	Li enfomasyon sa a nan lòt lang yo nan MAhealthconnector.org .	ອານຊັ້ມມູນນີ້ໃນພາສາອື່ນໆ ໃນ MAhealthconnector.org .
Simplified Chinese	Haitian Creole	Lao

Leia esta informação em outros idiomas em MAhealthconnector.org .	Ознакомьтесь с этой информацией на других языках на сайте MAhealthconnector.org .	Đọc thông tin này bằng các ngôn ngữ khác tại trang web MAhealthconnector.org .
Portuguese	Russian	Vietnamese



Commonwealth of Massachusetts
Executive Office of Health and Human Services



HEALTH CONNECTOR
The gateway for the program

Date: [DATE]
Member ID: [XXXXXXXXXX]

[MEMBER FIRST NAME] [MEMBER LAST NAME]
[STREET ADDRESS]
[CITY], [STATE] [ZIPCODE]

Dear [MEMBER FIRST NAME] [MEMBER LAST NAME],

IMPORTANT! Your temporary health coverage through MassHealth is ending on January 15, 2015.

You must submit a new application for health benefits so we can decide if you qualify for health coverage in 2015. To avoid any gaps in coverage, we must get a completed application by December 23, 2014, before your temporary health coverage ends.

Why is my temporary health coverage ending?

Your temporary health coverage is ending on January 15, 2015, because we need to decide if you qualify for coverage through either MassHealth or the Health Connector. If you qualify, your new coverage may have additional costs, different benefits, and different network providers.

What do I need to do?

You must submit a new application for health coverage for yourself and for any members of your household, even if you applied in 2013 or 2014. For additional help, please refer to the **Open Enrollment Packet** that came with this letter.

The fastest way to get coverage is to apply online through our new and improved website at MAhealthconnector.org. You must set up a new account, even if you created one last year.

- You can also submit a paper application. Enclosed is the **Massachusetts Application for Health and Dental Coverage and Help Paying Costs**. Read the instructions carefully. You must answer all of the questions and sign the form.
- You must submit a completed application by December 23, 2014, before your temporary health coverage ends.

What if I already submitted a new application?

If you already submitted a new application after November 15, 2014, you do not need to do anything now. Once your application is processed, MassHealth or the Health Connector will send you another letter to let you know their decision. Read that letter carefully for any next steps you need to take.

IMPORTANT DATES!

November 15, 2014:
You can submit an application online at MAhealthconnector.org

December 23, 2014:
Last day to enroll in coverage that starts January 1, 2015.

January 15, 2015:
Your current coverage ends!

AA-DL-W1-A [10/14]

How do I send my completed application?

You can send us your completed application in the following ways.

- Online:** Go to MAhealthconnector.org. Set up a new account, even if you already created one last year.
- Fax:** 1-617-887-8770
- Mail:** Commonwealth of Massachusetts
Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780
- Call:** 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

What happens next?

Your temporary health coverage will continue until January 15, 2015, while we wait for you to send us the new application.

- If we get your application and it is incomplete, your temporary health coverage will end on January 15, 2015. If your application is missing information, we will contact you to get the missing information.
- Once we have your completed application, we will send you another letter to let you know if you qualify for health coverage through MassHealth or the Health Connector.

What else do I need to know?

The **Member Booklet** explains income rules, premiums, and covered services for MassHealth and the Health Connector. It also explains how we count household members and income. To get a copy, go to MAhealthconnector.org or call 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

What if I have questions?


If you have questions or need more information about MassHealth, go to MAhealthconnector.org or call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

Sincerely,


MassHealth and the Massachusetts Health Connector

You can get this information in large print or Braille. Call 1-800-841-2900 from Monday through Friday, 8:00 a.m. to 5:00 p.m. (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

Wave 2: Blue Letter



Commonwealth of Massachusetts
Executive Office of Health and Human Services



HEALTH CONNECTOR
The gateway for the program

Date: [DATE]
Member ID: [XXXXXXXXXX]

[MEMBER FIRST NAME] [MEMBER LAST NAME]
[STREET ADDRESS]
[CITY], [STATE] [ZIPCODE]

Dear [MEMBER FIRST NAME] [MEMBER LAST NAME],

IMPORTANT! Your temporary health coverage through MassHealth is ending on January 31, 2015.

You must submit a new application for health benefits so we can decide if you qualify for health coverage in 2015. To avoid any gaps in coverage, we must get a completed application by January 23, 2015, before your temporary health coverage ends.

Why is my temporary health coverage ending?

Your temporary health coverage is ending on January 31, 2015, because we need to decide if you qualify for coverage through either MassHealth or the Health Connector. If you qualify, your new coverage may have additional costs, different benefits, and different network providers.

What do I need to do?

You must submit a new application for health coverage for yourself and for any members of your household, even if you applied in 2013 or 2014. For additional help, please refer to the **Open Enrollment Packet** that came with this letter.

The fastest way to get coverage is to apply online through our new and improved website at MAhealthconnector.org. You must set up a new account, even if you created one last year.

- You can also submit a paper application. Enclosed is the **Massachusetts Application for Health and Dental Coverage and Help Paying Costs**. Read the instructions carefully. You must answer all of the questions and sign the form.
- You must submit a completed application by January 23, 2015, before your temporary health coverage ends.

What if I already submitted a new application?

If you already submitted a new application after November 15, 2014, you do not need to do anything now. Once your application is processed, MassHealth or the Health Connector will send you another letter to let you know their decision. Read that letter carefully for any next steps you need to take.

IMPORTANT DATES!

November 15, 2014:
You can submit an application online at MAhealthconnector.org

January 23, 2015:
Last day to enroll in coverage that starts February 1, 2015.

January 31, 2015:
Your current coverage ends!

AA-DL-W2-A [10/14]

How do I send my completed application?

You can send us your completed application in the following ways.

- Online:** Go to MAhealthconnector.org. Set up a new account, even if you already created one last year.
- Fax:** 1-617-887-8770
- Mail:** Commonwealth of Massachusetts
Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780
- Call:** 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

What happens next?

Your temporary health coverage will continue until January 31, 2015, while we wait for you to send us the new application.

- If we get your application and it is incomplete, your temporary health coverage will end on January 31, 2015. If your application is missing information, we will contact you to get the missing information.
- Once we have your completed application, we will send you another letter to let you know if you qualify for health coverage through MassHealth or the Health Connector.

What else do I need to know?

The **Member Booklet** explains income rules, premiums, and covered services for MassHealth and the Health Connector. It also explains how we count household members and income. To get a copy, go to MAhealthconnector.org or call 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

What if I have questions?

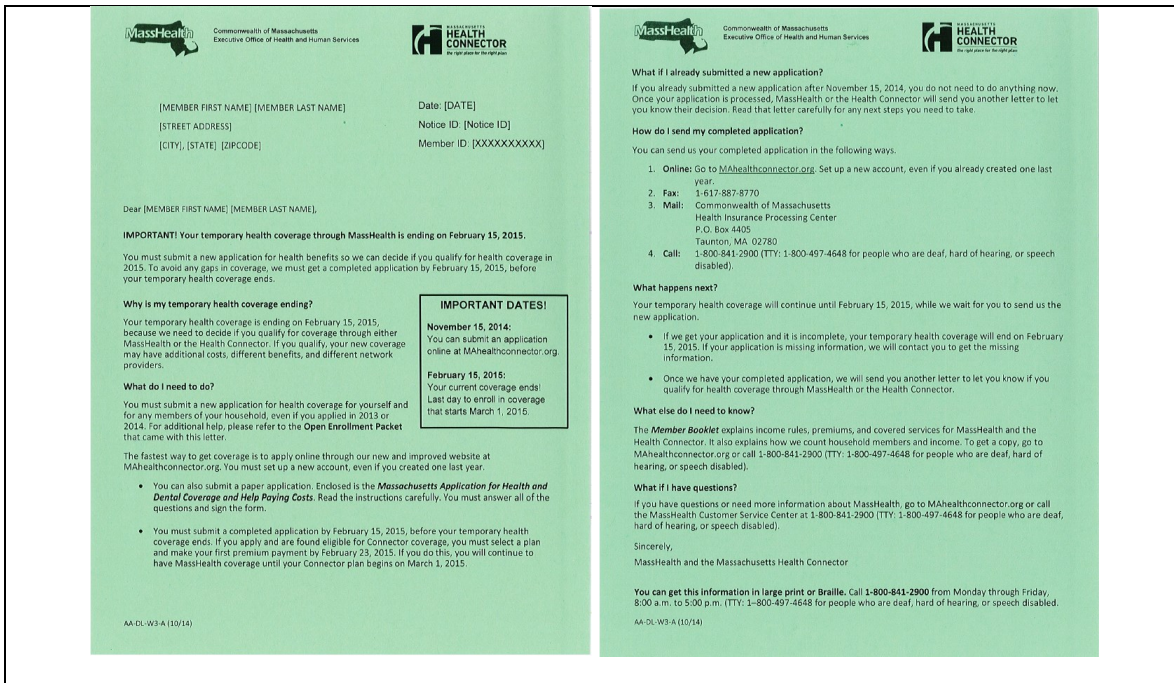
If you have questions or need more information about MassHealth, go to MAhealthconnector.org or call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

Sincerely,

MassHealth and the Massachusetts Health Connector

You can get this information in large print or Braille. Call 1-800-841-2900 from Monday through Friday, 8:00 a.m. to 5:00 p.m. (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

Wave 3: Green Letter



<p>Enrollment Assistor Talking Points</p>	<ul style="list-style-type: none"> • Coverage for individuals with temporary health coverage through MassHealth will be ending at different times depending on their wave: <ul style="list-style-type: none"> ○ If you received a purple letter from MassHealth your coverage ends on January 15, 2015. ○ If you received a blue letter from MassHealth your coverage ends on January 31, 2015 ○ If you received a green letter from MassHealth your coverage ends on February 15, 2015 • You need to fill out a new application and enroll in a new plan to avoid a gap in coverage. You can begin applying through our new and improved website MAhealthconnector.org beginning November 15, 2014. • You do not have to wait to receive a letter from MassHealth before you fill out a new application. You can fill out a new application now. • In order to avoid any gaps in coverage, individuals with temporary MassHealth are encouraged to apply by the following dates: <ul style="list-style-type: none"> ○ If you received a purple letter from MassHealth apply and, if eligible for coverage through the through the Health Connector, shop and pay for a plan by December 23, 2014. ○ If you received a blue letter from MassHealth apply and, if eligible for coverage through the through the Health Connector, shop and pay for a plan by January 23, 2015. ○ If you received a green letter from MassHealth apply by February 15 and, if eligible for coverage through the through the Health Connector, shop and pay for a plan by February 23, 2015. • For temporary MassHealth members seeking in-person assistance, they can find a Navigator or Certified Application Counselor closest to them at MAhealthconnector.org/help-center.
--	--