

Western Massachusetts

Health Access Network Notes



COMMUNITY PARTNERS, INC.

October 5, 2007

Jones Library – Amherst, MA

STATE PROGRAM AND POLICY NEWS:

Amy Katzen, Health Care For All

Health Safety Net (HSN)

Enrollment

- Some letters with incorrect deductible amounts have been sent to HSN beneficiaries with incomes over 200% FPL. The letters said that people from 201% to 250% would pay a \$39 deductible, and those from 251% to 300% would have a \$2,000 deductible. The computers can't calculate actual deductibles; the information in those letters is not correct.
- 14,000 people between 100% and 150% FPL who were in the Free Care Pool will be automatically enrolled into Commonwealth Care. Another 45,000 people above 150% are eligible for Commonwealth Care but did not sign up; they were still in the Free Care Pool until it shifted over to the HSN on October 1, and they now have temporary access to the HSN. Because people eligible for Commonwealth Care may not maintain their eligibility for HSN, these people will be receiving letters in October indicating that they will lose their eligibility in 60 days. The state defines the Commonwealth Care premium for their income level as "affordable"; if they do not have health coverage by December 30, they could face the penalty required by the individual mandate unless they can demonstrate a particular financial hardship.
- A reminder: immigrants who have the appropriate documentation can receive Commonwealth Care. Undocumented immigrants and those subject to the five-year bar are not eligible for Commonwealth Care.

Benefits

- The services HSN pays for will be different from place to place. Also, HSN will only pay for services that are covered by MassHealth Standard. This is a change from the Free Care Pool, which used a "medically necessary" determination for reimbursing services. This is especially important because HSN is using the MassHealth formulary for covering medications.

- HSN will not cover people on MassHealth Family Assistance, direct assistance. HSN cannot be used to pay for MassHealth co-pays or for CommonHealth deductibles.
- When an eligible person has private insurance (whether MassHealth is helping pay for it or not), HSN will cover services MassHealth Standard would normally cover if they are not covered by the private insurance.
- Eligible people with Medicare can continue to use HSN to wrap deductibles and other payments, including up to six months retroactively.
- Eligible people on MassHealth Basic can use HSN to cover expenses for the period before a primary care physician (PCP) is selected and enrollment is effective.
- People ultimately determined eligible for Commonwealth Care, MassHealth Basic or MassHealth Essential can use HSN to cover services from 10 days before their application is stamped as arrived by MassHealth or before the date a Virtual Gateway application is submitted, and for 90 days going forward if the case is pending. People eligible for Commonwealth Care who have paid their first premium but are waiting for the first of the month for coverage to begin can again be covered by HSN until their coverage is effective.

State Children's Health Insurance Program (SCHIP)

In Massachusetts, the federally funded SCHIP program finances MassHealth Family Assistance, HIV and Insurance Partnership. If Congress cannot overturn the President's veto of legislation to renew and expand SCHIP – which looks like it's going to be the case – there will be no impact in Massachusetts in the short term. Children and families will not be terminated from MassHealth for now, but a renewal of some kind is needed soon.

Other eligibility/enrollment issues

It is important that people do not incorrectly disqualify themselves from Commonwealth Care by stating they have health coverage when the coverage they have doesn't meet the state's standards. People with COBRA are considered self-pay and are eligible. Additionally, people with limited coverage – vision insurance, catastrophic coverage, etc. – do not have comprehensive coverage and are therefore eligible for coverage subsidized according to their income.