

Western Massachusetts

Health Access Network Notes



COMMUNITY PARTNERS, INC.

November 3, 2006
Jones Library – Amherst, MA

ISSUES & OBSERVATIONS:

A summary of new program information, observations, upcoming events, job & training opportunities shared by HAN members

Issues:

In general, the volume of inquiries and applications is increasing – up to 300% for some programs. Once applications are submitted, they tend to “pend” more often and for longer than they used to.

Concerns about 6-month “look-back” periods

- For Insurance Partnership applicants – An income-eligible person can only apply if their employer has not offered insurance for the prior 6 months. If the employer offered insurance but the employee did not enroll, they must wait 6 months before enrolling in IP. Some participants noted that this penalizes those who can least afford to buy coverage, and suggested that concerned outreach workers contact their state legislators.
- For Commonwealth Care applicants – An eligible person whose employer offers creditable health insurance must have been uninsured for 6 months before they can enroll in Commonwealth Care. This means that some people who are otherwise eligible must wait up to 6 months before they can enroll. Hampshire HealthConnect’s volunteer physician network plans to keep its doors open to care for those who need it during this period.

Questions/concerns about Commonwealth Care

- Clients are reporting that they are afraid to reveal that they have received a letter from Commonwealth Care because they are afraid they will lose eligibility for UCP and may be forced to change health practitioners.
- People receiving letters are confused about whether or not to take Commonwealth Care. They want to know what will happen if they don’t.

Outreach workers' questions:

- Will Commonwealth Care cover a probation period if an employer does not provide insurance for the employees' first 6 months?
 - Yes. If someone is eligible for Commonwealth Care, they can access during an employer's waiting period.
- You cannot have Commonwealth care unless you have been denied MassHealth. This is especially important for people who check "disabled" on the application and are subject to a 90-day disability determination period. Will Commonwealth Care cover you while you are waiting for determination?
 - We are waiting to hear back on this question. As answers are developed, Community Partners will make them available in the FAQ section of the [Commonwealth Care page](#) of our web site
- What local health access programs can help those who are not patients to enroll in coverage programs?

Hampshire HealthConnect at Cooley Dickinson; Healthy Connections (Community Action!) in Orange; North End Outreach Network and Nueva Esperanza in Springfield; John Bergeron at Hilltown Community Health Center. Click here for [contact information](#) from the Community Partners web site. Other programs give referral information.

Program Information:

Medicare/Prescription Advantage – Margie Ware, Berkshire SHINE

- If people have Medicare, they need to have a Part D plan or creditable coverage. If they make under \$29,000 as an individual or \$49,000 as a family, they should apply for Prescription Advantage.
- Open enrollment for Prescription Advantage ends November 15. Applications must be received in the PA office by November 15. An application with name, address and social security number received in the PA office by November 15 will be considered, even if supporting documents arrive later. Faxes are accepted at 508-793-1133. If the deadline is missed, people may try getting prescriptions through patient assistance programs run by pharmaceutical companies, or getting samples from doctors.
- People who are disabled and on Medicare cannot use Rx Advantage unless they are under 188% FPL. Margie is working with Rep. Dan Bosley to see if a bill can be filed raising the level to 300%.
- Rx Advantage fills in gaps in Medicare Part D, particularly for low-income denied the low-income supplement. It can cover some out-of-pocket costs in the coverage gap. For detailed information about 2007 Part D plans and how prescription advantage can help, visit <http://www.compartners.org/node/588>
- Low-income people applying for Rx Advantage should be reminded to apply for LIS.

- Margie is concerned that people over 65 who are mentally retarded are receiving no assistance because they are not labeled as “disabled.”

SSA Low-Income Subsidy or “Extra Help” – *Dan Moraski*, Social Security Administration

There is NO deadline for applications. People can apply at any time. Those formerly dually eligible for Medicaid and Medicare who have recently lost their “deemed” status should apply for a Part D plan as soon as possible. Click here for an [online application](#).

Resources:

Creative Alliances’ Geriatric Care Manager Program is newly available in the Berkshires. Staff members work with families with frail elders (whether in state or out of state), younger disabled and chronically ill people to do individual care planning. They are currently reimbursed through private payment, but they are working towards getting insurance reimbursement. Call Jill Lebar, Director/Care Manager, at 617-730-5107 for more information.