

HEALTH CONNECTOR COVID-19 RESOURCES & FAQ

MAY 2020

The Massachusetts Health Connector is the state's health insurance exchange or marketplace, which provides access to affordable, quality health insurance for residents and small businesses of Massachusetts. In response to the unprecedented impacts of the coronavirus, the Health Connector has modified policies and practices to assist residents in maintaining health insurance coverage, whether they are existing members or enrolling with the Health Connector for the first time.

For your reference, please find important messages and steps that the Health Connector is taking to assist residents of the Commonwealth, and please visit www.mahealthconnector.org/covid-19 for more information.

SPECIAL ENROLLMENT PERIOD (SEP) AVAILABLE THROUGH MAY 25th

A Special Enrollment Period for any otherwise eligible individual who does not currently have health insurance coverage, or may have experienced changes in circumstances, to enroll in health insurance is currently available to residents regardless of whether they shop through the Health Connector.

Typically, a person who does not have a qualifying life event is only able to enroll in coverage during Open Enrollment, which occurs in the fall. This SEP provides access to health insurance coverage for those individuals who may not have enrolled during Open Enrollment 2020. Individuals can access the SEP through their on-line account and more information can be found here: <https://www.mahealthconnector.org/massachusetts-health-connector-extends-enrollment-an-additional-30-days-for-uninsured-individuals>

HOW TO REPORT NEW FEDERAL ASSISTANCE INCOME

The federal government is providing additional financial assistance to the recently unemployed through Federal Pandemic Unemployment Compensation (FPUC). This provides eligible unemployed individuals with an extra \$600/week while they receive unemployment benefits, beginning no sooner than March 29, 2020, through July 25, 2020. This new federal benefit may impact Health Connector member eligibility for subsidies.

The Health Connector is regularly messaging members to provide guidance on how to calculate the FPUC as part of their annual income projections. Members have received the following guidance:

If you're a Health Connector member and are getting any of the following types help, please follow these tips when reporting your income:

Stimulus checks: Don't report this money as income

Extra \$600 per week in unemployment benefits:

- **Don't** include when entering your **current income**
- **Do** include when estimating your **annual (yearly) income**

When thinking about your yearly income, keep in mind that people who get unemployment benefits will get an extra \$600 a week in addition to normal unemployment income **through July 25, 2020**.

Please keep updating your income as your employment situation changes

Keeping your income information as accurate as possible will help to make sure you:

- Get the right amount of help paying for health insurance
- Lower your risk of owing money to the IRS when you file taxes for 2020

Constituents can also be referred to www.mahealthconnector.org/how-do-i-answer-questions-about-income for additional guidance posted on the Health Connector's website.

IMPORTANCE OF REPORTING INCOME CHANGES

The Health Connector continues to urge members to make changes to their online application to reflect any changes in circumstances, such as losing a job, reduced hours, or other changes in income, including unemployment benefits.

Individuals who may not have received financial subsidies previously may be newly eligible for financial assistance to make health insurance premiums more affordable. Many Health Connector members receive state and federal subsidies that make monthly health insurance premiums more affordable.

All members should return to their accounts at <https://www.mahealthconnector.org/> to report any changes in circumstances as it may result in a change in their monthly premium.

PREMIUM HARDSHIP ASSISTANCE FOR CONNECTORCARE MEMBERS

Individuals and families eligible for ConnectorCare coverage (<300% Federal Poverty Level) may be eligible for a Premium Hardship Waiver if they are experiencing challenges paying for their monthly health insurance premium that cannot be resolved by reporting income changes or switching to a lower cost plan. While Premium Hardship Waivers have always been an option for ConnectorCare members, the Health Connector has made the application form available on-line www.mahealthconnector.org/help-paying-premium and qualifying hardships have been updated in response to the public health crisis:

SECTION 3: Your hardship

Which event(s) listed below best describes your reason for requesting a waiver or reduction?

- You had a large increase in essential expenses in the past six months because you or a person in your family suffered from a major illness, including COVID-19. This could include an increase in expenses related to the need to self-quarantine after risk of exposure to COVID-19. The increase in expenses could also be related to a working parent needing to leave employment or hire a full-time caregiver to provide care for a family member who is suffering from a major long illness.
- You had a large increase in essential expenses in the past six months due to a fire, flood, natural disaster, or other unexpected natural or human-caused event. This could include circumstances due to the coronavirus (COVID-19) pandemic, such as facing large expenses

RESOURCES FOR RECENTLY UNEMPLOYED

Individuals losing job-based coverage can access affordable (and sometimes no cost) health coverage through the Health Connector. While some people have access to COBRA, as well, it is always worth it for people to compare options. Helpful FAQs can be found at <https://www.mahealthconnector.org/the-right-plan-right-now#faqs>

Additional health insurance resources for constituents who have recently lost their employment can be found at www.mahealthconnector.org/wp-content/uploads/health-coverage-after-a-job-loss-eng.pdf and in Spanish at www.mahealthconnector.org/wp-content/uploads/health-coverage-after-a-job-loss-esp.pdf

CALL CENTER ASSISTANCE

New and existing members are encouraged to update their accounts online <https://www.mahealthconnector.org/> or call customer service for assistance **1-877-MA-ENROLL(1-877-623-6765)** as the four Health Connector Walk-In Centers in Springfield, Worcester, Brockton and Boston remain closed to support public health. Navigator and Certified Application Counselors continue to be available, but with limited in-person availability. They have the ability to assist consumers remotely, and individuals should always call first to discuss the best way to access assistance.

The Health Connector will continue to review our member experience as the public health crisis evolves, and will keep your offices and members informed of all options available to them. We welcome your suggestions.

Please do not hesitate to contact Erin Ryan, Government Affairs Manager, at Erin.E.Ryan@mass.gov or 617-933-3053 with any questions.