

# Massachusetts

Health Exchange, Medicaid and EOHHS Programs  
A Case Study for Integrated Eligibility

2011 CMS Annual Eligibility Conference

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Principal Technology Lead - New England HIX Innovator Grant

# Eligibility and Enrollment - ACA requirement recap

- States must establish a system where individuals applying for coverage will be screened for all subsidy programs. If an individual applying through an Exchange is eligible for Medicaid or CHIP, that individual should be enrolled. 1413(a)
- Consumers can submit applications for subsidy programs: online, by mail, by telephone or in person. 1413(b)(1)(A)

# Eligibility and Enrollment - ACA requirement recap

- A single streamlined form will be developed and must be used for all subsidy programs. 14213(b)(1)(A)
- Applicants shall be notified of their eligibility and will not be required to provide any additional information or paperwork unless there is an inconsistency. 1413(b)(2)
- Household composition is determined by the tax filing unit 1413(b)(2)
- Household income is calculated by using Modified Adjusted Gross Income. 1401(d)(2)



# Current Systems

# Massachusetts – Current Systems

- MassHealth (Medicaid) and Health Connector (Exchange) .
  - MassHealth Medicaid systems provides eligibility and enrollment for Medicaid, CHIP, HSN, Basic Health.
  - In 2006 – Massachusetts Connector (HIX) was established
  - State’s Medicaid system provides eligibility and enrollment services for the Connector as well.
  - since 2006, 401,000 previously uninsured Massachusetts residents have obtained health insurance through the Connector. 98.1 percent of Massachusetts residents are insured.
  - As a state with an operational exchange, Massachusetts is participating in the ‘Early Innovator’ program as the lead state for a six state New England state collaborative.
- MA EOHHS wide Intake, Eligibility and Referral (IE&R)
  - Online tool for screening, intake and application for various EOHHS programs like Food Assistance, Health Assistance, Free and Reduced Price School Meals Program or other public benefits.
- My Account Page
  - Basic self service tools for existing members of programs like MassHealth, Commonwealth Care, Health Safety Net, Children’s Medical Security Plan, Healthy Start, SNAP/Food Stamps, TAFDC, or EAEDC benefits.

# Health Connector



**HealthConnector**  
Health Insurance for Massachusetts Residents

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**Individuals & Families**  
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**Employees**  
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**Employers**  
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**Brokers**  
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**Do you buy health insurance on your own?** You have until **August 15** to purchase or change coverage.

### Connect to good health, Massachusetts!

Our online [Commonwealth Choice](#) marketplace is the only place where you can compare plans from the state's major insurers. We're an independent state agency, so you can shop with confidence.

Our [Commonwealth Care](#) program offers low-or-no-cost health insurance for people who qualify. It provides comprehensive benefits and a choice of health plans.

Find the plan that's right for you and enroll today!

**Glad to be insured**

*"I was young, healthy. I always thought that I was invincible. It never even crossed my mind that I could get hurt..."*

—**Andrew Herlihy of Malden**  
[Hear Andrew's story and more](#)

**Plans from top Mass insurers!**



**For Commonwealth Care Members Only**

If you've been accepted for this subsidized health plan:

- [Log in to your account](#)
- [Register to get online access to your account](#)
- [Get instructions for creating your account](#)
- [Get help with questions](#)





— Visit [Mass.gov](#)

Site Map · Feedback · Site Policies ·  · 

The Health Connector is an independent state agency that helps Massachusetts residents find health care coverage. Read more [about us](#).

# Health Connector

The screenshot shows the top navigation bar of the Health Connector website. On the left is the Health Connector logo with the tagline "Health Insurance for Massachusetts Residents". On the right are links for "Account Login", "E-Pay", "En Español", "Help", "Contact Us", and a search box with a "GO" button. Below the navigation bar are four menu items: "Home", "Find Insurance", "Health Care Reform", and "About Us". A secondary navigation bar features a map of Massachusetts and the text "Individual & Family Health Insurance". The main banner area has a background image of a smiling couple. Text on the banner reads: "Need insurance? Let's get started. We'll help you compare options from the major insurers in Massachusetts. See if you might qualify for a low-or-no-cost plan." A green "Start Now" button is positioned on the right side of the banner. Below the banner, a row of logos for partner insurers is displayed: MASSACHUSETTS, BOSTON MEDICAL CENTER HealthNet Plan, CELTICARE Family Plan of Massachusetts, fallon community health plan, Harvard Pilgrim Health Care, HNE, Neighborhood Health Plan, NETWORK HEALTH, and TUFTS Health Plan.

## Exemptions from the Mandate

Think you can't afford health insurance? Learn if you might be exempt from the Health Care Reform law's penalties.

[More on exemptions](#)

## New Limits on Buying a Health Plan

Don't qualify for employer or government health benefits? Now is the time to buy a plan under the state's new open enrollment rules. Act by August 15, 2011.

[Limited Open Enrollment Fact Sheet \(PDF\)](#)

## Did Your Employer Send You?

Use your Employer ID to shop for a plan. Get tax-free savings on health insurance.

[Go to the "Employees" area](#)

## Self Employed?

Refer to your most recent Federal 1040 Schedule C if you're trying to qualify for a low-or-no-cost Commonwealth Care plan.

[Contact us](#)

## Important Dates

For coverage on:	Apply & pay by:
Sept. 1, 2011	August 24, 2011

### Quick Links

[★ Frequently asked questions](#)

## Real Customers



Ada May and Donald Roberts of Salem, MA  
[Read their story](#)

# Health Connector

 **HealthConnector**  
Health Insurance for Massachusetts Residents

Account Login · E-Pay · En Español · Help · Contact Us  [GO](#)

[Home](#) [Find Insurance](#) [Health Care Reform](#) [About Us](#)

[Overview](#) [Find a Plan](#) [FAQ](#)

[Print this page](#)

Enter some basic information about yourself to start shopping for health insurance.

\* REQUIRED INFORMATION

### Your Information

Residential ZIP Code \*

Type of Coverage \*  
  Self only  
  Self + spouse  
  Self +  dependent child/children  
  Family (self, spouse + dependent child/children)

Your Date of Birth \*   
(month / day / year)

Coverage to Begin \*  September 1, 2011

★ Health insurance rates depend on when you want coverage to start, where you live, your age, and the number of people you want to insure.

[Continue](#)



# Health Connector



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GO

Home

Find Insurance

Health Care Reform

About Us

Overview

Find a Plan

FAQ

Choose the type of plans that will meet your needs.

## Bronze

- \* Lower monthly cost
- \* Higher costs when you receive medical services



Who chooses Bronze plans?

▶ See Bronze Plans

## Silver

- \* Monthly cost can run higher than Bronze
- \* Lower costs when you receive medical services compared to Bronze



Who chooses Silver plans?

▶ See Silver Plans

## Gold

- \* Highest monthly cost
- \* Lowest costs when you receive medical services



Who chooses Gold plans?

▶ See Gold Plans

or

▶ [View all plans](#)



# Health Connector

BROWSE PLANS: 3 benefits packages (What's a benefits package?) ? [18 plans]

[Print this page](#)

Sort plans by Benefits Package

### You've Selected:

- Benefits Package
- Bronze
  - Silver
  - Gold

### Narrow Your Plans by:

- Monthly Cost
- [Less than \\$300 \(3\)](#)
  - [\\$301 - \\$400 \(12\)](#)
  - [Greater than \\$400 \(3\)](#)
- Annual Deductible
- [\\$250 - \\$500 \(6\)](#)
  - [\\$2,000 - \\$4,000 \(12\)](#)
- Insurance Carrier
- [Blue Cross Blue Shield of Massachusetts \(3\)](#)
  - [Fallon Community Health Plan \(6\)](#)
  - [Harvard Pilgrim Health Care \(3\)](#)
  - [Neighborhood Health Plan \(3\)](#)
  - [Tufts Health Plan \(3\)](#)

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

	Monthly Cost	Annual Deductible	Annual Out of Pocket Max.	Doctor Visit	Generic Rx	Emergency Room	Hospital Stay
<b>STANDARD BENEFITS FOR ALL BRONZE LOW PLANS</b>							
<b>Bronze Low Benefits Package</b> 6 plans available	as low as <b>\$252</b>	\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	annual deductible, then \$25 copay	annual deductible, then \$15 copay	annual deductible, then \$100 copay	annual deductible, then 20% co-insurance
<a href="#">Show Plans</a>   <a href="#">About Bronze Low</a>							
<b>STANDARD BENEFITS FOR ALL BRONZE MEDIUM PLANS</b>							
<b>Bronze Medium Benefits Package</b> 6 plans available	as low as <b>\$274</b>	\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$30 copay	\$10 copay	annual deductible, then \$150 copay	annual deductible, then \$500 copay
<a href="#">Show Plans</a>   <a href="#">About Bronze Medium</a>							
<b>STANDARD BENEFITS FOR ALL BRONZE HIGH PLANS</b>							
<b>Bronze High Benefits Package</b> 6 plans available	as low as <b>\$264</b>	\$250 (ind.) \$500 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$25 copay	\$15 copay	\$150 copay	annual deductible, then 35% co-insurance
<a href="#">Hide Plans</a>   <a href="#">About Bronze High</a>							
<input type="checkbox"/>		\$263.92	↑	↑	↑	↑	↑
<input type="checkbox"/>		\$336.00	↑	↑	↑	↑	↑
<input type="checkbox"/>		\$382.00	↑	↑	↑	↑	↑
<input type="checkbox"/>	TUFTS 	\$384.76	↑	↑	↑	↑	↑

# Health Connector


**HealthConnector**  
 Health Insurance for Massachusetts Residents

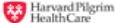
[Account Login](#) · [E-Pay](#) · [En Español](#) · [Help](#) · [Contact Us](#)
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[Home](#) | [Find Insurance](#) | [Health Care Reform](#) | [About Us](#)

[Overview](#) | [Find a Plan](#) | [FAQ](#)

[Print this page](#)

Compare plan details then choose a plan to enroll in or go back to view others.

	<a href="#">Choose Plan</a>	<a href="#">Choose Plan</a>	<a href="#">Choose Plan</a>
<b>Insurance Carrier</b>	 <b>Neighborhood Health Plan</b>	 <b>Blue Cross Blue Shield of Massachusetts</b>	 <b>Harvard Pilgrim Health Care</b>
<b>NCQA Rating</b>	 4 out of 4 stars <a href="#">→ View insurer's report card</a>	 4 out of 4 stars <a href="#">→ View insurer's report card</a>	 4 out of 4 stars <a href="#">→ View insurer's report card</a>
<b>Benefits Package</b>	Bronze High	Bronze High	Bronze High
<b>About Benefits Package</b>	<p><b>About Bronze High</b></p> <ul style="list-style-type: none"> <li>Lowest annual deductible in Bronze</li> <li>No deductible for visits to your doctor.</li> <li>Has co-insurance. Example: A lab test costs \$100. Bronze High has 35% co-insurance. You will pay \$35 and the insurer will</li> </ul>	<p><b>About Bronze High</b></p> <ul style="list-style-type: none"> <li>Lowest annual deductible in Bronze</li> <li>No deductible for visits to your doctor.</li> <li>Has co-insurance. Example: A lab test costs \$100. Bronze High has 35% co-insurance. You will pay \$35 and the insurer will</li> </ul>	<p><b>About Bronze High</b></p> <ul style="list-style-type: none"> <li>Lowest annual deductible in Bronze</li> <li>No deductible for visits to your doctor.</li> <li>Has co-insurance. Example: A lab test costs \$100. Bronze High has 35% co-insurance. You will pay \$35 and the insurer will</li> </ul>

# EOHHS Virtual Gateway

Executive Office of Health and Human Services (EOHHS)

Virtual Gateway Self Service



## Welcome to the Virtual Gateway!

- Screening** : To see if you may be eligible for Food Assistance, Health Assistance, Free and Reduced Price School Meals Program or other public benefits, click on Screening. It's easy and anonymous. For a detailed list of benefits, visit our [Catalog of Services](#)
- Apply for Benefits** : To apply for Food Assistance (SNAP, formerly the Food Stamps Program) or the Free and Reduced Price School Meals Program (SNP), click on Apply. For more information regarding these food assistance programs, visit the [Self Service Options for Massachusetts Residents](#).
- My Account Page** : To get information about your Food, Cash, or Health Assistance Benefits online, click on My Account Page. If you are the head of your family's household, you can use My Account Page to quickly see information about your MassHealth, Commonwealth Care, Health Safety Net, Children's Medical Security Plan, Healthy Start, SNAP/Food Stamps, TAFDC, or EAEDC benefits. For more detailed information and instructions, see the [My Account Page Overview](#).



See if you may be eligible for benefits.



Apply for the Supplemental Nutrition Assistance Program/SNAP (formerly the Food Stamps Program) and/or Free and Reduced Price School Meals Program. If you have already started and want to finish, or want to view a completed online application, [Login to Access the Application](#).



Check the status of your Health, Food or Cash Assistance benefits.

[Access Provider Login](#)

# Current: Intake, Eligibility and Referral (IE&R)

Virtual Gateway Mass.gov 

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[Mass.Gov Home](#) [Help](#)

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▶ **User:** Pradeep Mishra  
**Location:** EOHHS  
[Cancel Application](#)

**Welcome to the Online Application for Services**

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You have chosen to apply online for one or more of the services offered through this website. Click on the appropriate link for information about a specific type of service.

Please select the services for which the household is applying and click on the 'Save and Continue' button:

- [Health Insurance and Health Assistance Programs](#)
  - MassHealth
  - Healthy Start
  - Children's Medical Security Plan(CMSP)
  - MassHealth for Seniors and People Needing Long-Term-Care Services at home
  - Commonwealth Care
  - Health Safety Net
- [Supplemental Nutrition Assistance Program/SNAP \(formerly Food Stamp Program\)](#)
- [Women, Infant, and Children \(WIC\) Services](#)
- [Free and Reduced Price School Meals Program](#)
  - School Breakfast and/or School Lunch
- Community Services and Long-term Support**
  - [Home care services for elders \(or seniors\)](#)
  - [Vocational rehabilitation services](#)
  - [Services for individuals who are legally blind](#)
  - [Services for children with developmental disabilities](#)
  - [Services for adults with intellectual disabilities \(including mental retardation\)](#)
  - [Assistive Technology Fund for the Deaf and Hard of Hearing](#)
  - [Case Management and Social Services for the Deaf and Hard of Hearing](#)
  - [Services for adults with a mental health condition](#)
  - [Services for children with a mental health condition, including serious emotional disturbance](#)
  - [Services for veterans seeking inpatient, outpatient, or domiciliary care \(Chelsea Soldiers' Home\)](#)
  - [Services for veterans seeking inpatient, outpatient, or domiciliary care \(Holyoke Soldiers' Home\)](#)

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# Current: Intake, Eligibility and Referral (IE&R)

Virtual Gateway Mass.gov 

[Mass.Gov Home](#) [Help](#)

---

**User:** Pradeep Mishra  
**Location:** EOHHS  
[Cancel Application](#)

### Community Services and Long-term Support - Preliminary Information

Please tell us about the individual(s) interested in Community Services and Long-term Support. The information you enter into the preliminary information process is not kept by anyone.

First Name:\*  Middle Name:  Last Name:  Suffix:

Gender:\*  Date of birth:\*  MM / DD / YYYY

Does this person reside in MA?\*

Is this person a US Citizen or legal immigrant?\*

What Soldiers' Home location is this person interested in?\*

**If this person meets any of the following criteria, please check the corresponding box (check all that apply):**

Deaf, hard of hearing or late deafened?▶	<input type="checkbox"/>
<a href="#">Legally blind?▶</a>	<input type="checkbox"/>
Mental retardation that has manifested before the age of 18?▶	<input type="checkbox"/>
Related developmental disability?▶	<input type="checkbox"/>
Other disability?▶	<input type="checkbox"/>
<a href="#">Serious emotional disturbances?▶</a>	<input type="checkbox"/>
<a href="#">Mental illness?▶</a>	<input type="checkbox"/>
<a href="#">Traumatic brain injury?▶</a>	<input type="checkbox"/>
Needs assistance seeking or maintaining employment?▶	<input type="checkbox"/>
<a href="#">Needs assistance to live and work in the community?▶</a>	<input type="checkbox"/>
<a href="#">Needs assistance in the home?▶</a>	<input type="checkbox"/>
Alzheimer's Disease?▶	<input type="checkbox"/>
Veteran with an honorable discharge?▶	<input type="checkbox"/>

Is there anyone else in the household who is interested in Community Services and Long-term Support?

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# Current: My Account Page

Executive Office of Health and Human Services (EOHHS)

Virtual Gateway Self Service



## Welcome to My Account Page!

- My Account Page lets the head of household (the individual who signed the application for benefits) see information about health, food, or cash assistance benefits the household currently receives. [Head of Household](#)
- Did you know that MassHealth, Commonwealth Care, and Health Safety Net heads of household can change certain information about their household online? Using the Change Form feature of My Account Page, they can update the address, phone number, homeless status, pregnancy status, and race/ethnicity information of their household without having to call a MassHealth office! For more information, see [Viewing Health Assistance Benefit Information](#).
- If you need help using My Account Page, visit the [My Account Page Frequently Asked Questions](#).

### Login to My Account Page

Already a user? Click here to login through the Virtual Gateway.

[Login](#)

[Forgot Password?](#)

### User Self Registration

New user? Register here.

[Register](#)

[Back To Main Page](#)

**Note:** Only the [Head of Household](#) can register and view benefit information.

# Current: My Account Page

Welcome to My Account Page  
User:Pradeep Mishra

September 2, 2011  
Organization:EOHHS

My Account Page (MAP) should be used to support the member application process. Information provided by this system will NOT be accepted as proof of eligibility for claims purposes. Prior to providing services and submitting a claim, you must continue to verify current eligibility through the Recipient Eligibility Verification System (REVS)

## You are viewing TESTONE CC's Health Insurance Information

### Change Form

If you would like to change any of the following information; Homelessness, Residential Address, Mailing Address, Phone Number, Pregnancy, Ethnicity, and Race, please [click here](#) to access the Change Form.

### Member Information

Individual:	TESTONE CC	Phone Number:	
Residential Address:	33 KENNEDYRESD DR E.LONGMEADOW, MA 01028	Mailing Address:	32 MAILADDR DR 21 BOSTON, MA 02109

### Household Information

Head of Household:	TESTONE CC	Household Address:	33 KENNEDYRESD DR E.LONGMEADOW, MA 01028	Mailing Address:	32 MAILADDR DR 21 BOSTON, MA 02109
Phone Number:		Next Review Date on or after:	10/02/2011	Last Application Received Date:	03/22/2011
Assigned MEC:	SPRINGFIELD OFFICE	Determination Date:	09/02/2011		

### Household Member Benefit Information

Who	Gender	Date of Birth	SSN	Benefit	Family Group FPL%	Status	Benefit Start	Benefit End	Notes
TESTONE CC	Male	01/01/1970	XXX-XX-0210	Limited	132.2	Open	10/15/2010		
TESTONE CC	Male	01/01/1970	XXX-XX-0210	COMMONWEALTH Care		Pending	06/28/2008		

### Next Steps

Who	What to do	Due Date
TESTONE CC	Send proof of <a href="#">Income</a> to <a href="#">SPRINGFIELD OFFICE</a>	11/01/2011

### Eligibility Notices

Who	Notice	Date Sent
Household	REQUEST FOR INFORMATION - <a href="#">View Notice</a>	09/02/2011

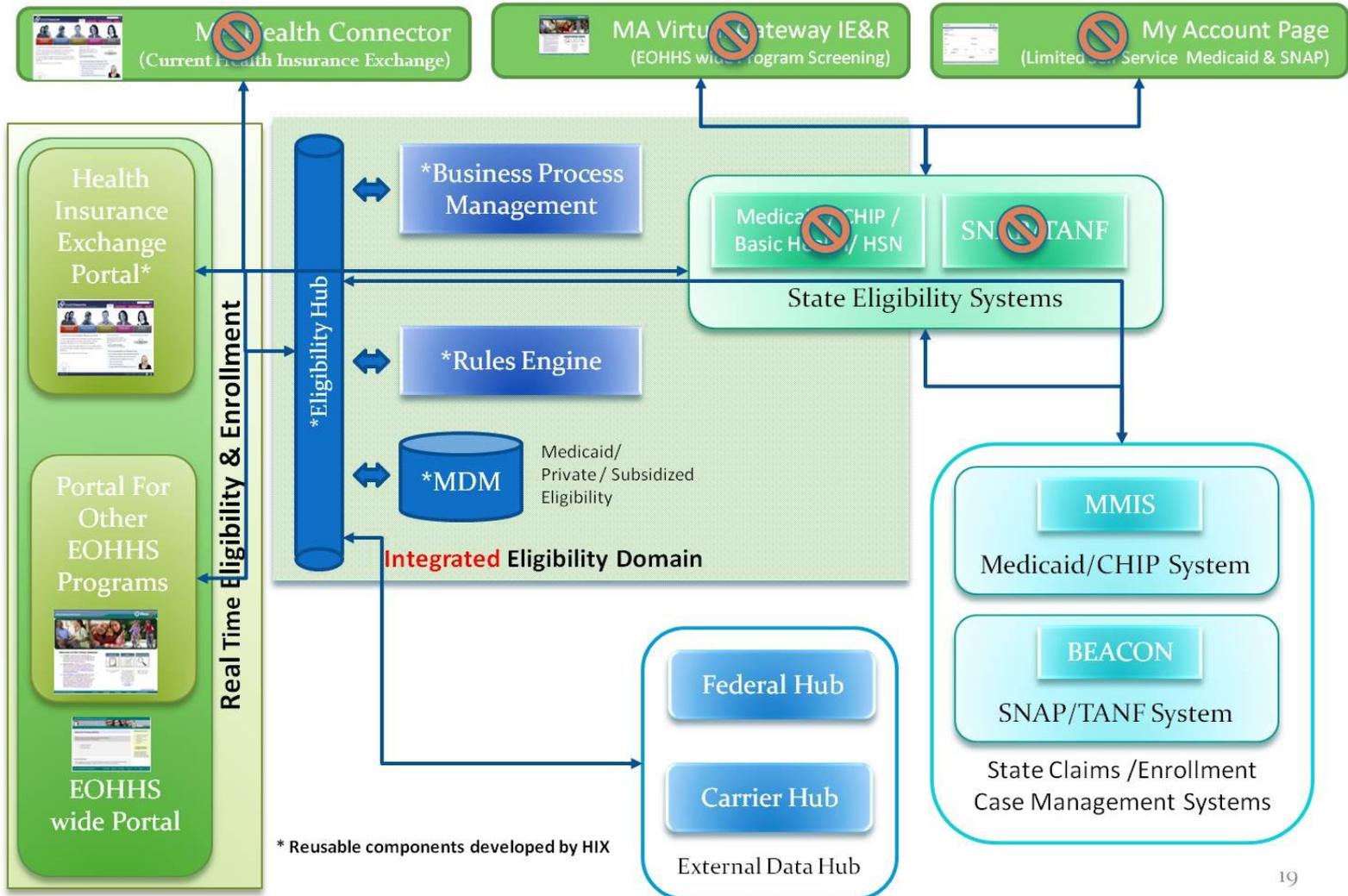
### Documents

Envelope Category	Who	Document Category	Document Type	Status	Date Received

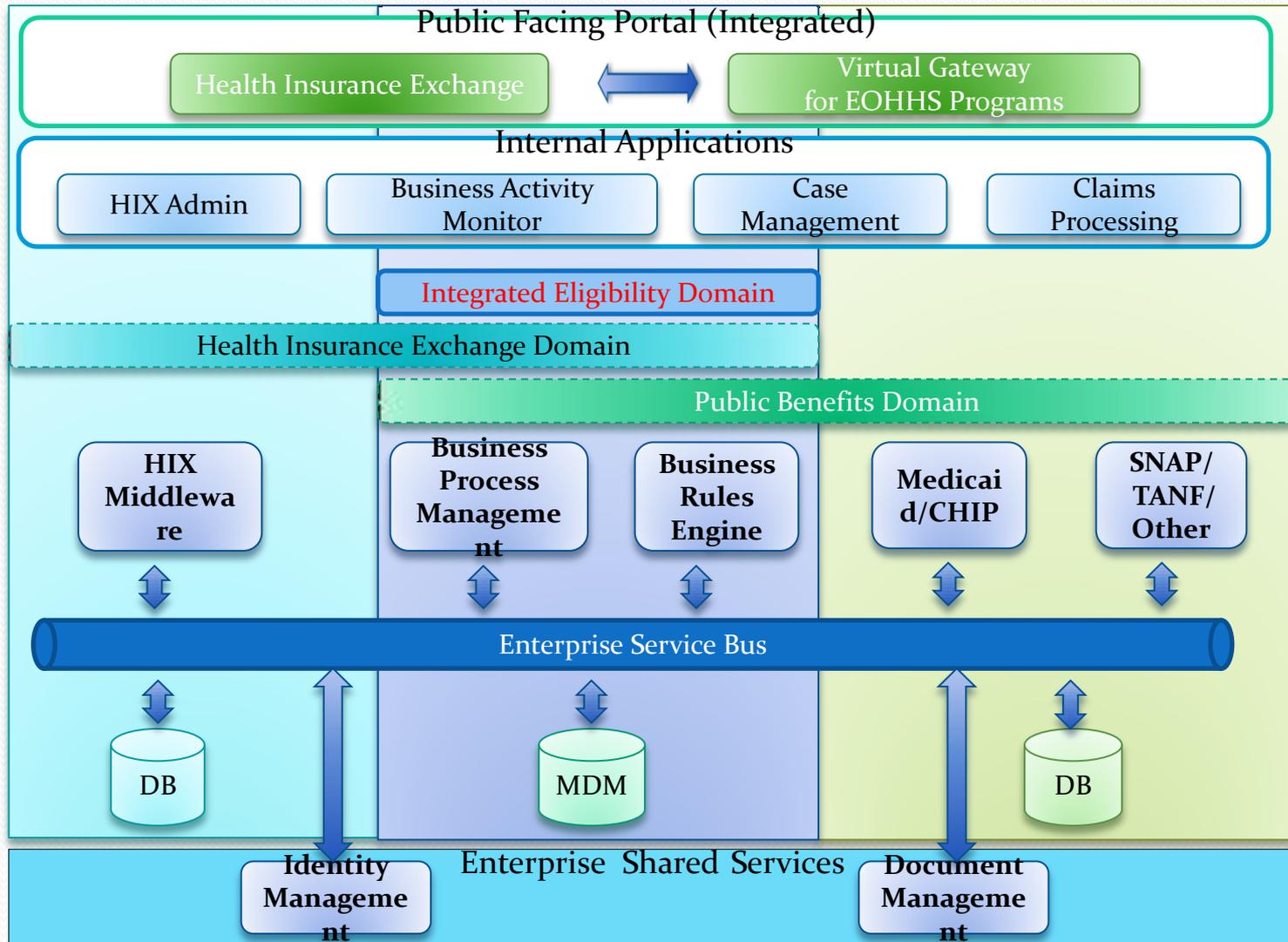


# Target Systems

# Health Insurance Exchange Current Systems Integrated Eligibility & HIX



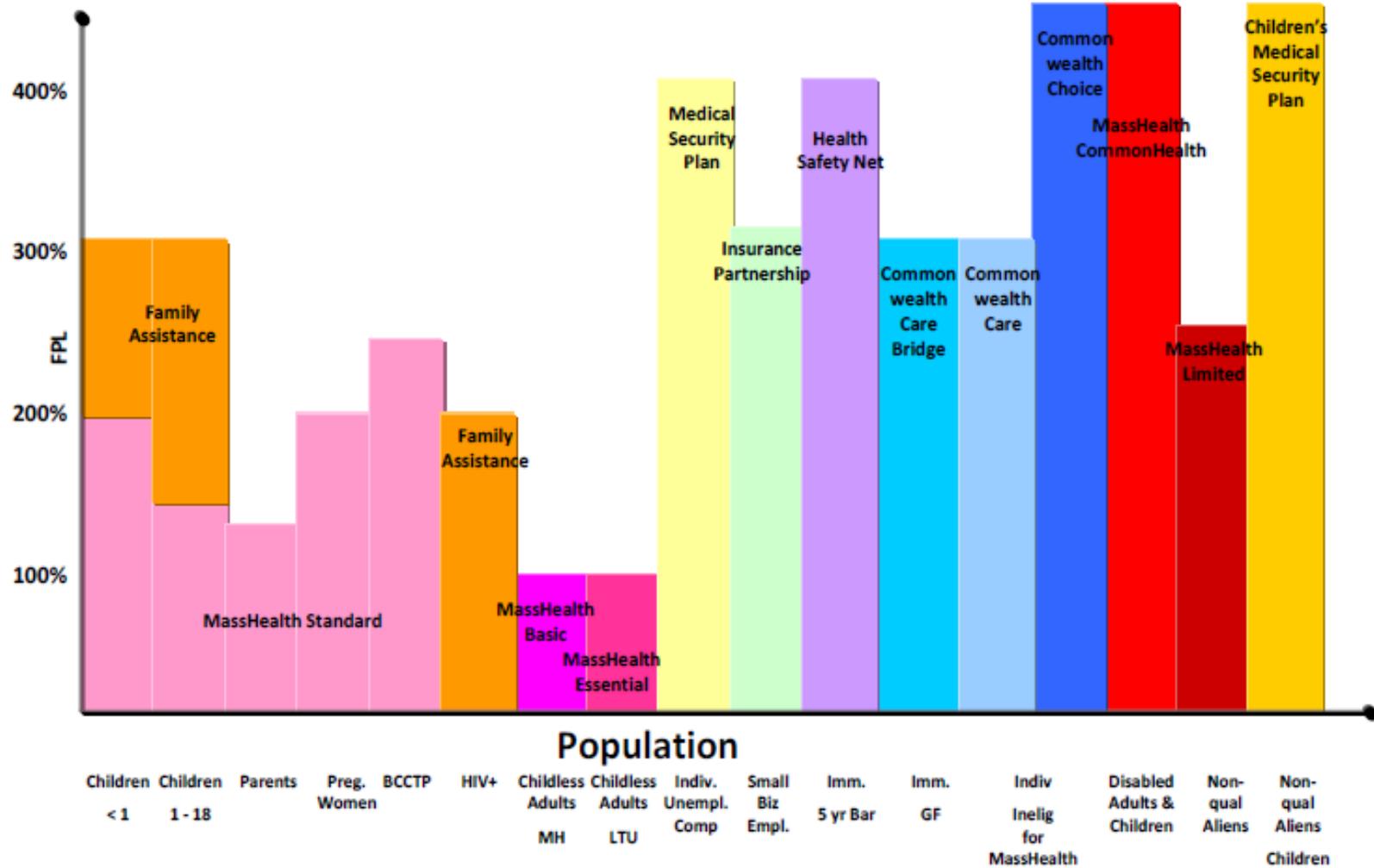
# Integrated Eligibility Systems



# Massachusetts' approach

- Health Insurance Exchange
  - Reuse current exchange components to deliver an ACA compliant exchange as part of the Innovator Grant. Deliver reusable components for other states.
  - In doing so, maximize real time eligibility and enrollment for each of the three streams
    - Non-subsidized health insurance
    - Subsidized health insurance
    - Medicaid population
- Eligibility System Related Work
  - Modernize current eligibility system (MA-21) to handle ACA requirements (90/10)
  - Leverage current systems and business process to deliver an integrated reusable platform for healthcare and other EOHHS programs.

# Massachusetts – Current Coverage Options



# Opportunity to simplify Options

Transition offers the opportunity for dramatic simplification benefiting consumers and the Commonwealth.

**From:**

- **MassHealth Standard**
- **MassHealth Basic**
- **MassHealth Essential**
- **Family Assistance (CHIP)**
- **Medical Security Plan**
- **Insurance Partnership**
- **Commonwealth Care**
- **Commonwealth Care Bridge**
- **Commonwealth Choice**

**To:**

**?**

# Massachusetts

- Best Practices, Lessons, Challenges
  - Leverage of independent organizations like NESCSO and the University of Massachusetts as a convener within and across states is very helpful.
  - Timelines for development of IT infrastructure are quite aggressive and in some cases are in advance of key policy decisions at State and Federal level.
  - Collaborative development takes additional upfront time.
  - Notion of HIX as an appliance or as a shared service has a lot of potential.