

Health Insurance Eligibility Guide Webinar

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Other News



- AccessHealth has reclaimed our name CRI
- After renaming last year, we decided to reclaim our history and better reflect what we do today
- We have changed the 'R' to "Resource"
- We are excited to continue working with you as "Community Resource Initiative" (CRI)
- Check out our new website www.crihealth.org
- We have new email addresses (old email addresses will forward)

New Electronic HDAP Application as of October 2

HDAP is excited to have launched a new electronic application for the HDAP program on **OCTOBER 2!**

This new system allows electronic submission of HDAP applications and supporting documentation through secure online portals.

Case managers with active HDAP clients have active accounts and can:

- Access all HDAP clients receiving case management services at the site to manage caseloads
- Submit applications on behalf of clients
- Check HDAP status

If you need portal access, contact hdap@crihealth.org

Training video: [\(284\) HDAP Provider Portal Training \(9/21\) – YouTube](#)

The screenshot shows the 'Provider Portal' interface. At the top, it says 'Welcome alyssa.harrington16@gmail.com!' and includes buttons for 'Log Off', 'Change Password', and 'Change Security Question/Answer'. Below this is a section titled 'Look up one client' with input fields for 'Client HDAP ID', 'Client First Name', 'Client Last Name', 'Birth Date', and 'Social Security Number', each with a help icon. A 'Find This Client' button is at the bottom of this section. The next section is 'New Clients' with buttons for 'Long Form for New Clients' and 'RED Application for New Clients', both with help icons. The final section is 'View ALL clients' with a button for 'Open Full List of All your Agency's Clients'. At the bottom of the page are links for 'I Need Help', 'Printable Forms', 'Medication Exclusions', and 'HDAP FAQs'.

BRIDGE Team (Benefits Resources Infectious Disease Guidance & Engagement)

- Provides health insurance and benefits program enrollment, guidance, outreach, and training to individuals and organizations throughout Massachusetts.
- We develop trainings and provide individualized assistance for case managers, community resource specialists, and health care consumers and providers.

BRIDGE can help:

- Guide clients living with HIV through health insurance plan selection, particularly during Open Enrollment periods.
- Assist clients with accessing health insurance, especially if a client's insurance terminates or if a client is in a transitional period, such as a loss or change in job and/or income or becoming Medicare eligible.
- Provide support and advocacy when clients face barriers to getting their medications and medical care that they need.

Overview

Health Insurance for People Under Age 65 (US citizens or lawfully present/5-year bar)

- MassHealth Standard or CarePlus
- MassHealth Family Assistance
- MassHealth CommonHealth
- MA Health Connector – ConnectorCare Types 1, 2, or 3
- Health Safety Net (HSN) Full and Partial

Health Insurance for People 65 and Over (US citizens or lawfully present/5-year bar)

- MassHealth Standard (65+)
- MassHealth CommonHealth
- MassHealth Senior Buy-In Qualified Medicare Beneficiaries (QMB)
- MassHealth Specified Low-Income Medicare Beneficiaries (SLMB)
- MassHealth Qualifying Individuals (QI-1)
- Health Safety Net (HSN) Full and Partial

Health Insurance for People 65 and Over & Certain Younger People with Disabilities (US citizens or lawfully present/5-year bar)

- Original Medicare (Includes: Part A (hospital insurance) and Part B (medical insurance))
- Medicare Part D (prescription drug coverage)
- Medicare Supplemental Insurance Policies often referred to as “Medigap”
- Medicare Advantage often called Part C or a replacement plan for “Original Medicare”

Health Insurance for People with Special Considerations due to Immigration Status

- MassHealth Limited
- Health Safety Net (HSN) Full and Partial
- Health Connector
- MassHealth Family Assistance

Health Insurance For
People Under Age 65
(US citizens or lawfully
present/5-year bar)

MassHealth Standard or CarePlus (under age 65)

Income Limits	Asset Limits	Application	Benefits/Coverage
<p>133% + 5% FPL</p> <p>Expanded eligibility up to 300% FPL for people 60+ who qualify for the Frail Elder Waiver/FEW Program</p>	<p>N/A</p>	<p>Application for Health and Dental Coverage and Help Paying Costs (ACA-3). This application screens people for MassHealth Programs including Health Safety Net and MA Health Connector plans (with and without subsidies/premium tax credits).</p> <p>www.MAhealthconnector.org (800) 841-2900</p> <p>Individuals may apply for MassHealth coverage at any time during the year.</p>	<ul style="list-style-type: none"> • MassHealth is Massachusetts' Medicaid program. It provides comprehensive coverage. • MassHealth members without other coverage (like Private insurance or Medicare) may be required to enroll in a MassHealth managed care plan (ACO, MCO, PCC) that acts as a primary payer with MassHealth as a secondary payer. Those who are offered employer-sponsored insurance may be required to enroll in that coverage and may then be eligible to receive reimbursement for their health insurance premiums from the MassHealth Premium Assistance program. • Members who are dual-eligible (Medicare & MassHealth) up to 165% FPL may also qualify for a Medicare Savings Programs (AKA "MassHealth Buy-In") that pays their Medicare Part B premium and provides Extra Help (a federal subsidy that reduces Medicare drug costs).

MassHealth Family Assistance

Expanded eligibility for people under age 65 living with HIV.

Income Limits	Asset Limits	Application	Benefits/Coverage
200% + 5% FPL	N/A	<p>Application for Health and Dental Coverage and Help Paying Costs (ACA-3). This application screens people for MassHealth Programs including Health Safety Net and MA Health Connector plans (with and without subsidies/premium tax credits).</p> <p>www.MAhealthconnector.org (800) 841-2900</p> <p>Individuals may apply for MassHealth coverage at any time during the year.</p>	<ul style="list-style-type: none"> • MassHealth Medicaid program that provides comprehensive coverage. • Some services covered by MassHealth Standard/CarePlus are not covered by Family Assistance. • Members without other coverage may be required to enroll in a MassHealth Managed Care plan just like members with MassHealth Standard or CarePlus. • If income exceeds 150% of the FPL, the member may have a monthly premium that HDAP's CHII Program may be able to pay.



MassHealth CommonHealth

Expanded eligibility for the disabled (generally people collecting Social Security Disability Income/SSDI prior to age 65) not eligible for other MassHealth programs due to income.

Income Limits	Asset Limits	Application	Benefits/Coverage
N/A	N/A	<p>Application for Health and Dental Coverage and Help Paying Costs (ACA-3). This application screens people for MassHealth Programs including Health Safety Net and MA Health Connector plans (with and without subsidies/premium tax credits).</p> <p>www.MAhealthconnector.org (800) 841-2900</p> <p>Individuals may apply for MassHealth coverage at any time during the year.</p>	<ul style="list-style-type: none"> • MassHealth is Massachusetts' Medicaid program. It provides comprehensive coverage. • If income exceeds 150% of the FPL, the member may have a monthly premium that HDAP's CHII Program may be able to pay. • Members who are dual-eligible (MassHealth & Medicare) up to 135% FPL may also qualify for a Medicare Savings Programs (aka MH Buy-In) that pays their Medicare Part B premium and provides Extra Help (a federal subsidy that reduces Medicare drug costs).



MA Health Connector – ConnectorCare Types 1,2, or 3

Income Limits	Asset Limits	Application	Benefits/Coverage
<p>Effective 1/1/24: Up to 500% FPL (2-year Health Connector pilot)</p> <p>Prior to 1/1/24, the eligibility for ConnectorCare plans is at or below 300% FPL</p>	<p>N/A</p>	<p>Application for Health and Dental Coverage and Help Paying Costs (ACA-3). This application screens people for MassHealth Programs including Health Safety Net and MA Health Connector plans (with and without subsidies/premium tax credits).</p> <p>www.MAhealthconnector.org (800) 841-2900</p> <p>Individuals may apply at any time but may need to wait until Open Enrollment to enroll in coverage.</p> <p>Individuals must agree to be screened for "help paying for costs" and file joint tax return if married.</p>	<ul style="list-style-type: none"> • ConnectorCare plans provide comprehensive coverage and have a \$0 deductible and low out-of-pocket costs. • Plans have subsidies and tax credits that reduce the monthly premium. • HDAP's CHII Program may be able to pay premium.

MA Health Connector Qualified Health Plans (QHPs) with and without Premium Tax Credits (depending on income)

Sold on coin levels
(Platinum, Gold,
Silver & Bronze)

Income Limits	Asset Limits	Application	Benefits/Coverage
<p>Effective 1/1/24: FPL above 500% (2-year Health Connector pilot)</p> <p>Prior to 1/1/24, the income eligibility for QHP plans is income above 300% FPL</p>	<p>N/A</p>	<p>Application for Health and Dental Coverage and Help Paying Costs (ACA-3). This application screens people for MassHealth Programs including Health Safety Net and MA Health Connector plans (with and without subsidies/premium tax credits).</p> <p>www.MAhealthconnector.org (800) 841-2900</p> <p>Individuals may apply at any time but may need to wait until Open Enrollment to enroll in coverage.</p> <p>Individuals must agree to be screened for "help paying for costs" and file joint tax return if married.</p>	<ul style="list-style-type: none"> • QHP plans provide comprehensive coverage. • HDAP's CHII Program may be able to pay monthly premiums. • HDAP recommends that clients who are not ConnectorCare eligible should enroll in a Platinum level plan with a \$0 deductible.



Health Safety Net – Full and Partial

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
Health Safety Net-FULL	150% + 5% FPL	N/A	<p>Application for Health and Dental Coverage and Help Paying Costs (ACA-3). This application screens people for MassHealth Programs including Health Safety Net and MA Health Connector plans (with and without subsidies/premium tax credits).</p> <p>www.MAhealthconnector.org (800) 841-2900</p> <p>Individuals may apply at any time.</p>	<ul style="list-style-type: none"> • HSN pays Massachusetts acute care hospitals and community health centers for medically necessary health care and dental services. • HSN also covers prescription drugs at HSN pharmacies. • This coverage may be temporary. • https://www.mass.gov/service-details/health-safety-net-for-patients
Health Safety Net-PARTIAL	300% + 5% FPL	N/A	(see application notes above)	<p>(See HSN benefits/coverage notes above)</p> <ul style="list-style-type: none"> • People with partial HSN may be subject to a deductible for some care. • Deductible does not apply to coverage for prescription drugs.

Health Insurance For
People Over Age 65
(US citizens or lawfully
present/5-year bar)

MassHealth Standard (65+)

Income Limits	Asset Limits	Application	Benefits/Coverage
<p>100% + 5% FPL</p> <p>Expanded eligibility up to 300% FPL for people 60+ who qualify for the Frail Elder Waiver/FEW Program</p>	<p>Individual: \$2,000</p> <p>Married couple: \$3,000</p>	<p>Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2). This application screens people for MassHealth Programs including comprehensive MassHealth coverage, Medicare Buy-in Programs (MSP) and Health Safety Net (HSN).</p> <p>www.mass.gov/lists/applications-to-become-a-masshealth-member</p> <p>Individuals may apply for MassHealth coverage at any time during the year.</p>	<ul style="list-style-type: none"> • MassHealth is Massachusetts' Medicaid program. It provides comprehensive coverage. • Members who are dual-eligible (MassHealth & Medicare) may also qualify for a Medicare Savings Programs that pays their Medicare Part B premium up to 165% FPL. • Those with Medicare and MassHealth Standard automatically qualify for Extra Help (a federal subsidy that reduces Medicare drug costs) regardless of income.

MassHealth CommonHealth (65+)

People may need to meet a work requirement.

Income Limits	Asset Limits	Application	Benefits/Coverage
<p>N/A</p> <p>Expanded eligibility for the disabled (generally those who collected Social Security Disability Income/SSDI prior to age 65) and are not eligible for other MassHealth Standard.</p>	<p>N/A</p>	<p>Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2). This application screens people for MassHealth Programs including comprehensive MassHealth coverage, Medicare Buy-in Programs (MSP) and Health Safety Net (HSN). SACA-2</p> <p>Individuals may apply for MassHealth coverage at any time during the year.</p>	<ul style="list-style-type: none"> • Provides comprehensive coverage. • If income exceeds 150% of the FPL, the member may have a monthly premium that HDAP's CHII Program may be able to pay. • Automatic eligibility for Extra Help (a federal subsidy that reduces Medicare drug costs). • Members who are dual-eligible (MassHealth & Medicare) may also qualify for a Medicare Savings Programs that pays their Medicare Part B premium (up to 135% FPL).

MassHealth Senior Buy-In Qualified Medicare Beneficiaries (QMB)

Must be eligible for Medicare

Income Limits	Asset Limits	Application	Benefits/Coverage
<p>≤ 190% of FPL</p>	<p>Individual: \$18,180; Married: \$27,260</p>	<p>MassHealth Medicare Savings Program application (MHBI). Use MHBI if only applying for Buy-In and HSN eligibility.</p> <p>www.mass.gov/lists/applications-to-become-a-masshealth-member</p> <p>Individuals may apply at any time.</p>	<ul style="list-style-type: none"> Pays Medicare premiums, deductibles, and co-insurance and provides Extra Help (a federal subsidy that reduces Medicare drug costs).

MassHealth Specified Low-Income Medicare Beneficiaries (SLMB) and MassHealth Qualifying Individual (QI-1)

Must be eligible for Medicare

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
SLMB	> 190% and ≤ 210% of FPL	Individual: \$18,180; Married: \$27,260	<p>MassHealth Medicare Savings Program application (MHBI). Use MHBI if only applying for Buy-In and HSN eligibility.</p> <p>www.mass.gov/lists/applications-to-become-a-mashealth-member</p> <p>Individuals may apply at any time.</p>	<ul style="list-style-type: none"> Pays Medicare B premiums and provides Extra Help (a federal subsidy that reduces Medicare drug costs).
QI-1	> 210% and ≤ 225% of FPL	Same as above.	Same as above.	Same as above.

Health Safety Net – Full and Partial (65+)

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
Health Safety Net FULL	150% + 5% FPL	N/A	Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2). This application screens people for MassHealth Programs including comprehensive MassHealth coverage, Medicare Buy-in Programs (MSP) and Health Safety Net (HSN). SACA-2 Individuals may apply at any time.	HSN pays Massachusetts acute care hospitals and community health centers for medically necessary health care and dental services. HSN also covers prescription drugs at HSN pharmacies. https://www.mass.gov/service-details/health-safety-net-for-patients
Health Safety Net PARTIAL	300% + 5% FPL	N/A	Same as above.	(See HSN benefits/coverage notes above) If income greater than 150% FPL, may have a deductible, which does not apply to prescription drug coverage.

Health Insurance For People 65 and Over & Certain Younger People with Disabilities

(US citizens or lawfully
present/5-year bar)

Original Medicare (Includes: Part A, hospital insurance and Part B, medical insurance)

Application	Costs	Benefits/Coverage
<p>Most people must actively enroll in Original Medicare by contacting the Social Security Administration (SSA) at 800-722-1213 or creating a SSA.gov log-in at: www.ssa.gov.</p> <p>Active enrollment into Medicare Parts A and/or B for someone turning 65 takes place during an Initial Enrollment Period/IEP (a 7-month window that begins 3 months before the month of the beneficiaries 65th birthday). People who miss their IEP may need to wait until the Medicare General Enrollment Period/GEP to enroll and may face late enrollment penalties and delays in coverage.</p> <p>People enrolled in employer group health insurance coverage may be able to delay Medicare enrollment without a penalty.</p> <p>People collecting Social Security Income prior to age 65 are generally automatically enrolled into Medicare A & B at age 65. Disabled individuals collecting SSDI (Social Security Disability Income) prior to age 65 are automatically enrolled in Medicare A & B at month 25.</p>	<p>Part A is premium free for most people through their own or a spouse's work history.</p> <p>Part B coverage has a monthly premium that is deducted from a beneficiary's Social Security Income or billed quarterly to people who are not collecting Social Security Income. This premium changes annually.</p> <p>HDAP's CHII Program may be able to pay for Part B coverage for clients who are billed quarterly.</p> <p>Other out-of-pocket costs: Medicare Part A has a deductible that must be met before inpatient hospital care is covered. This deductible changes annually and is based on a 90-days benefit window meaning a beneficiary could face this deductible more than once.</p> <p>Part B covers 80% of Medicare approved services after an annual deductible is met. Enrollees are responsible for a 20% co-insurance. The Part B deductible changes annually.</p> <p>Beneficiaries can purchase a Medicare Supplement plan to help with the gaps in Medicare A & B.</p>	<ul style="list-style-type: none"> • Medicare A & B are administered by the federal government. • Part A covers inpatient hospital care, skilled nursing facility care, hospice care, home health care. • Part B covers services from doctors and other health care providers, preventive services, outpatient care, medications administered by a physician, home health care, durable medical equipment. • Beneficiaries can go to any doctor that accepts Medicare. • In most cases there is no requirement for prior approval for services or a referral to see a specialist. • Beneficiaries must separately enroll in Medicare Part D (prescription drug coverage). • Original Medicare does not cover routine vision, dental or hearing.

Medicare Part D

Application	Costs	Benefits/Coverage
<p>Must have Part A OR Part B to enroll in Medicare Part D prescription drug coverage.</p> <p>Create a “My Medicare” account at www.Medicare.gov to enroll or call Medicare at 800-633-4227.</p>	<p>Part D prescription drug coverage has a monthly premium.</p> <p>HDAP’s CHII Program may be able to pay this premium.</p> <p>Risk of Part D late enrollment penalty for people who defer Part D without other “creditable” drug coverage.</p>	<ul style="list-style-type: none"> • Multiple plans offered by Medicare-approved private insurance carriers that help pay for prescription drugs. • Beneficiaries may have higher out-of-pocket costs prior to meeting the Medicare coverage gap (“donut hole”). • HDAP can help with these costs.

Medicare Supplemental Insurance Policies, often referred to as “Medigap”

Application	Costs	Benefits/Coverage
<p>Must have both Part A AND Part B to enroll.</p> <p>May need to contact private insurance carrier to enroll, but beneficiaries can compare plans after creating a “My Medicare” account at www.Medicare.gov.</p>	<p>Medigap plans can help cover the gaps in Medicare Parts A and B coverage, such as co-insurance and deductibles.</p> <p>Plans have a monthly premium.</p> <p>Enrollees have an option to add on vision and hearing coverage for an additional cost.</p>	<ul style="list-style-type: none"> • Three plans offered by Medicare-approved private insurance carriers. <p>Supplement Core Plan:</p> <ul style="list-style-type: none"> • Must meet Part A & B deductibles before this plan covers most of the gaps in coverage for Medicare approved services. <p>Supplement 1A:</p> <ul style="list-style-type: none"> • Must meet Part B deductible before plans covers most of the gaps in coverage for Medicare-approved services. <p>Supplement 1:</p> <ul style="list-style-type: none"> • Available to people who were Medicare eligible prior to 1/1/2020. • Plan covers Medicare A & B deductibles and most of the other gaps in for Medicare approved services.

Medicare Advantage, often called Part C or a replacement plan for “Original Medicare”

Application	Costs	Benefits/Coverage
<p>Must have both Part A AND Part B to enroll.</p> <p>Create “My Medicare” account at www.Medicare.gov to enroll or call Medicare at 800-633-4227. Members may also contact the plans insurance carrier to enroll by phone.</p>	<p>Most plans have a monthly premium plus beneficiaries are still required to pay the monthly Medicare Part B premium for Part B.</p> <p>Members pay co-pays or co-insurance for medical care and both medical and prescription drug coverage may be subject to a deductible.</p> <p>Plans have a yearly limit on out-of-pocket costs for medical care, but that does not mean these plans are more affordable for everyone.</p>	<ul style="list-style-type: none"> • Multiple plans offered by Medicare-approved private insurance carriers. • Plans must cover the same services that Original Medicare cover (See benefits/coverage notes above) • Most plans also include Part D (prescription drug coverage). HDAP can help with these costs. • Many plans offer extra benefits that Original Medicare doesn’t - like vision, hearing, or dental. • Most plans require members to use doctors who are in the plan’s network (for non-urgent care). People may need to get services approved ahead of time or get a referral to see a specialist.

Health Insurance For People with Special Considerations due to Immigration Status

MassHealth Limited

Income Limits	Asset Limits	Application	Benefits/Coverage
<p>150% + 5% of FPL</p> <p>For disabled adults, household income can be no more than 133% of FPL.</p>	<p>N/A</p>	<p>If under age 65 complete ACA-3 application. If 65+ complete SACA2.</p> <p>www.mass.gov/lists/applications-to-become-a-masshealth-member</p> <p>Individuals may apply at any time.</p>	<ul style="list-style-type: none"> Provides emergency health services to people who, under federal law, have an immigration status that prevents their eligibility for comprehensive MassHealth coverage or Health Connector eligibility.

Health Safety Net – Full and Partial

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
Health Safety Net FULL	150% + 5% FPL	N/A	<p>If under age 65 complete ACA-3 application. If 65+ complete SACA2.</p> <p>www.mass.gov/lists/applications-to-become-a-masshealth-member</p> <p>Individuals may apply at any time.</p>	<ul style="list-style-type: none"> • HSN pays Massachusetts acute care hospitals and community health centers for medically necessary health care and dental services. • HSN also covers prescription drugs at HSN pharmacies. <p>https://www.mass.gov/service-details/health-safety-net-for-patients</p>
Health Safety Net PARTIAL	300% + 5% FPL	N/A	<p>If under age 65 complete ACA-3 application. If 65+ complete SACA2.</p> <p>www.mass.gov/lists/applications-to-become-a-masshealth-member</p> <p>Individuals may apply at any time.</p>	<p>(See HSN benefits/coverage notes above)</p> <p>If income greater than 150% FPL, may have a deductible, which does not apply to prescription drug coverage.</p>

Depending on someone's immigration status, they may qualify for more comprehensive benefits:

- Health Connector plans may be available to individuals who are "lawfully present" but who do not qualify for comprehensive MassHealth coverage as they have been "lawfully present" for less than 5 years.
- MassHealth Family Assistance may be available to:
 - Non-qualified PROCOLs (People Residing Under the Color of Law) whose income is at or below 300% and who do not have access to employer-sponsored insurance.
 - Up to 200% FPL for a "qualified noncitizen" living with HIV.
 - Up to 100% FPL to a disabled adult who is a "qualified noncitizen barred", "nonqualified individual lawfully present".

Who to Contact

HDAP 617-502-1700	BRIDGE BRIDGEteam@crihealth.org press "1", then press "5"	CHII CHII@crihealth.org press "1", then press "3"
<ul style="list-style-type: none">• Questions about how to apply to HDAP/CHII• Questions about eligibility• To check application status• To request urgent screening or 100% coverage especially if doc was faxed• Problems at Pharmacy• Questions about using the Provide Client Portal or Provider Portal or to request a client Provide Portal Account	<ul style="list-style-type: none">• Questions about how to enroll in health insurance coverage• Assistance enrolling in and/or choosing a health insurance plan• Difficulties with the Health Connector or other insurance coverage• Questions regarding premium tax credits• Help with MassHealth or Health Connector applications	<ul style="list-style-type: none">• Inquiries on insurance premium payments• Request for new or urgent insurance premium payment, especially if premium is faxed• Receiving health insurance premium refunds for clients who are or were active CHII• Receiving health insurance rebate checks for clients who are or were active CHII

617-502-1700 to reach all teams. Follow prompts to reach individual teams.



Contact Info

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Massachusetts HIV Drug Assistance Program (HDAP)

c/o Community Resource Initiative

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<https://www.CRIhealth.org>

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