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Information for Advocates and Assisters regarding Premium Assistance for Health Connector Plans for MassHealth members with Autism

IMPORTANT UPDATE: If you have previously applied for subsidized insurance through MAhealthconnector.org, our current systems will not allow you to purchase an unsubsidized plan for your child through the Connector. Instead you should contact the health insurance companies directly to purchase an individual plan for your child. It is best to call the plan to request an application, rather than trying to enroll through their websites. We have also updated the process and time frames for getting the premiums paid in time for April 1, 2014 start dates (3-14-14 deadline updates are in CAPITAL LETTERS and 3-18-14 deadline updates are in *italics*).

Blue Cross Blue Shield	(800) 422-3545
BMC HealthNet Plan	(800) 792-4355
CeltiCare	(877) 687-1186
Fallon Community Health Plan	(888) 797-3247
Harvard Pilgrim Health Care	(800) 848-9995
Health New England	(800) 842-4464
Minuteman	(855) 644-1776
Neighborhood Health Plan	(800) 462-5449
Network Health	(888) 257-1985
Tufts Health Plan	(800) 957-6596
United	(888) 735-5842

You may wish to check with your ABA and other medical providers before choosing a plan.

- MassHealth does not cover Applied Behavioral Analysis (ABA), a service for individuals with autism, except under MassHealth’s Home and Community Based Services Autism waiver and under MassHealth’s 1115 Demonstration Project for children receiving early intervention from the Department of Public Health.
- Under Massachusetts state law, private, fully funded (not self-funded) insurance plans, including unsubsidized Health Connector plans and employer sponsored plans, are

required to cover ABA services.

- MassHealth provides Premium Assistance for eligible members to enroll in an employer sponsored health insurance plan (ESI). For those without access to ESI, MassHealth will provide Premium Assistance to enroll in plans purchased directly for children under the age of 21 given current systems constraints. All plans must meet a Basic Benefit Level. See 130 CMR 506.012.
- MassHealth may provide Premium Assistance for individual (not family) unsubsidized Health Connector Plans for children under 21 who are in Standard or CommonHealth and are seeking coverage for services not covered by MassHealth, such as ABA services. Note that MassHealth will not pay premium assistance for a Health Connector Plan if the child has access to the needed services through ESI, even if outside the open enrollment period for the ESI.

UPDATE: The steps below will only work if you have not yet applied for subsidized coverage through MAhealthconnector.org

Steps to apply for Premium Assistance for an individual unsubsidized Health Connector Plan for your child.

1. Go to MAhealthconnector.org, and click on the green button on the left hand side of the screen to shop for coverage. Please note that Open Enrollment ends on March 31, 2014 so you must shop for and choose a plan by that date. Individuals will have to meet certain special conditions to shop for unsubsidized coverage after March 31, 2014.
2. Click on Individuals & Families, then Get Started
3. Click on Create Account if you have not created an account already. Or, choose Log In if you have already created an account. See Helpful Hints below.
4. Fill out the required information, including a user name and password
5. After your account is created, start your application by answering all of the questions that appear on screen. Follow the special instructions below to be sure that you will be purchasing an unsubsidized plan.

Regardless of your actual family size, put the number 1 in the box “How many people are in your family”. (Note – if you are applying for more than one child, you will fill out a separate application for each child and it is best to create a separate account, username and password for each child).

Regardless of your actual situation, answer “no” to the questions, “Is anyone in your family disabled, blind, 65 years or older or in need of long-term care?”

Regardless of your actual situation, answer “I prefer not to provide my income” to the income question.

6. Click on “Browse Plans”. Click on “Continue”.

Provide your zip code, choose your coverage start date (April 1, 2014 or May 1, 2014), put your child’s name and date of birth as the applicant and answer Yes or No to tobacco use.

To shop for plans, you can choose to skip the “Plan Helper” and instead click “View Plan”. From there, you can use the filters on the “Shop for Plans” page to help narrow down your choices. You can filter plans according to your doctor/provider selection, benefit package, monthly premium amount, annual deductible amount, insurance carrier, and/or co-insurance. You can then compare and purchase a plan for your child.

To finalize enrollment in this plan for an April 1, 2014 coverage start date you will need to pay your first premium by March 24, 2014. Since you are seeking premium assistance for this plan, you should contact the Health Connector for your Health Connector Insurance Quote and then follow the Next Steps instructions at the bottom of this letter to request premium assistance for the plan in order to ensure that the premium is paid by March 24, 2014. For a May 1, 2014 coverage start date the first premium must be paid by April 23, 2014.

Helpful tips

Google Chrome is the best web browser for MAhealthconnector.org. Firefox, Opera, and Safari are other web browsers that also work well. The website is currently not compatible with Internet Explorer 11.

Create a password that includes 1 upper case letter, 1 lower case letter, at least one number, and a special character (such as *&!@)

Next Steps after completing application and plan selection for an individual unsubsidized Health Connector Plan (OR AN INDIVIDUAL PLAN PURCHASED DIRECTLY FROM AN INSURANCE COMPANY) for your child

Once you have completed the application and plan selection for your child in an individual unsubsidized Health Connector Plan (OR FOR AN INDIVIDUAL PLAN PURCHASED DIRECTLY FROM THE INSURANCE COMPANY), you must submit the Health Connector Insurance Quote (OR INFORMATION FROM THE INSURANCE COMPANY WITH THE PLAN NAME, PREMIUM AMOUNT AND ACCOUNT NUMBER) to the Premium Assistance Program.

To ensure that your premium will be paid on time for an April 1, 2014 coverage start date, for plans purchased through the Connector, please submit the Quote to Premium Assistance as soon as possible but no later than March 19, 2014.

The premium payment deadline to purchase a BCBS plan directly with an April 1 start date is April 1, 2014. To be sure that deadline is met, you must send information about BCBS plan direct enrollment (plan name, premium amount and account number) to the Premium Assistance unit by March 25, 2014.

We do not yet have confirmation on premium payment deadlines for other plans purchased directly so please send your enrollment information for those plans to the Premium Assistance unit by March 19, 2014.

It is a good idea to follow-up with a phone call to Premium Assistance after submitting the Quote/insurance information to confirm that it was received and they have everything they need. MASSHEALTH PREMIUM ASSISTANCE WILL THEN SUBMIT THE PREMIUM PAYMENT DIRECTLY TO THE HEALTH CONNECTOR (OR TO THE INSURANCE COMPANY IF YOU PURCHASE DIRECTLY).

Your MassHealth Premium Assistance contacts are:

Lekecia Powell-Watkins at 617-886-8263

Samantha Laskey at 617-886-8058

Please fax or email your Health Connector Plan enrollment confirmation and Quote (OR, FOR INSURANCE PURCHASED DIRECTLY, the PLAN NAME, PREMIUM AMOUNT and ACCOUNT NUMBER) to

Lekecia.Powell-Watkins@Umassmed.edu or

Samantha.Laskey@Umassmed.edu

Fax # 617-886-8400 (Attn: Lekecia or Samantha)

Current maximum amounts that MassHealth Premium Assistance will pay towards plan premiums (these amounts are reviewed annually)

MassHealth Standard	\$ 349.00
MassHealth Standard/Disabled	\$1,173.00
MassHealth CommonHealth	\$ 960.00

If you have any questions about the process to enroll your child(ren) in a Health Connector Plan, please call 1-877-MA-ENROLL (877-623-6765). Be sure to let the customer service representative know that you are only interested in purchasing an **unsubsidized** Connector Plan for your child.

If you have additional questions about autism insurance coverage, PURCHASING A PLAN DIRECTLY and/or if your child is not yet enrolled in MassHealth, please contact the Autism Insurance Resource Center at www.disabilityinfo.org/arica, or call them at 1-800-642-0249 for assistance.