

# MassHealth Redeterminations and the Public Health Emergency (PHE) Unwinding

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Work Without Limits

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# Redeterminations & the Public Health Emergency (PHE) Unwinding

1. *“PHE Unwinding”*: Background
2. *Who does this most impact?*
3. *How HLA Can Help*

# Redeterminations and the Public Health Emergency Unwinding

*What exactly is unwinding?*

# Pandemic Protections

- In 2020, Congress passed the Families First Coronavirus Response Act (FFCRA)
  - Protected Medicaid coverage during the Public Health Emergency (PHE)
  - Federal government *paid* states to keep people on Medicaid during PHE
- PHE declared in March 2020, and ongoing since that time
- “No one” lost MassHealth during pandemic

# End of the PHE!

- December 2022 legislation removed Medicaid coverage protection on 4/1/23
- MassHealth began redetermination process on April 1, 2023
- People who are no longer eligible will lose coverage

# MassHealth by the Numbers

- Pre-Pandemic: *1.8 million* members
- Currently: *2.3 million* members
- MassHealth estimates *~900,000 people* no longer qualify for coverage
  - Based on data matches re: income, etc.
  - Paperwork proving eligibility is missing

# The “Redet” Process

- If MassHealth needs more info, will mail a **blue envelope** when it’s time to renew
- Some members will “auto renew” if info is up-to-date + no eligibility changes
- Members will have **45 days** to respond
- If they don’t respond within 45 days, members **might lose** their MassHealth

# Renewals may get messy

- Many families relocated during the pandemic or experienced homelessness
- Many changed jobs, lost/gained income
- Widespread confusion about immigration-related eligibility in MassHealth
- MassHealth will request lots of paperwork that can be hard to provide
- *These things will affect eligibility and make the renewal process more difficult for many!*



# Redeterminations and the Public Health Emergency Unwinding

*Who does this most impact?*

# Immigrant Populations

- More language access issues
- Confusion about MassHealth eligibility
- Eligibility can change based on immigration status changes

# Members with Disabilities

- Reasonable accommodation needs
- Some pandemic protections are going away, including for at-home services
- Many will need to submit disability supplements and medical documentation
- Changes to MassHealth managed care (ACOs) are happening at the same time as redeterminations

# Senior Citizens (age 65+)

- Separate application for Seniors and people with disabilities (“SACA-2”)
- This app is *much* more complicated than the one for younger/non-disabled members
- Fewer Certified Application Counselors (CACs) specialize in SACA-2 apps
- Includes an “asset test”
- Lower income eligibility criteria for most Seniors (<100% FPL)

# Members who are Homeless

- Communication for application process is very reliant on mail system and a permanent address
- An address is not required to enroll, but the redetermination process will be more difficult

# New Members

- Confusion about the MassHealth renewal system is likely
- Since MassHealth membership grew significantly during the pandemic, there are lots of new members!

# Renewal timelines

- Renewals began on 4/1/23 for:
  - People who MassHealth believes are no longer eligible
  - People who “self-attested” to disability
  - People who last renewed in April 2022
- *But not all renewals begin now!*
  - MassHealth has *14 months* for renewals

# Current Members: To Do

- Wait for redetermination app in the mail  
– it will arrive in a **blue envelope**
- **Respond** to the application promptly when it arrives by mail!
- *Call* MassHealth if you have any life changes to report



# Helpful Resources

- MassHealth has a redeterminations website with more information for consumers
- Health Care For All has an ongoing campaign and toolkit with information for families in nine different languages

# How HLA will help

- Info sharing, trainings and outreach
- Representing clients facing eligibility and coverage barriers
- Policy advocacy with MassHealth Leadership

# HLA legal representation:

- **Appealing enrollment decisions** from MassHealth and the Health Connector
- **Resolving medical debt** that arises from gaps in coverage
- **MassHealth eligibility for non-citizens** with complicated immigration situations

# As the year continues, trends will emerge

- HLA *tracks patterns* across cases
- We *advocate for policy changes* alongside many partner organization
- Advocacy can lead to *systemic changes* that protect members!

# Contact HLA:

➤ Call intake: 617-338-5241

➤ Reach us online:

<https://www.healthlawadvocates.org/contact-us>

# Questions?

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