

PROMOTING ACCESS TO HEALTH CARE AND COVERAGE DURING A PUBLIC HEALTH CRISIS:

COVID-19–Related Changes in Massachusetts Affecting MassHealth, Health Connector Programs, and the Health Safety Net

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The state of Massachusetts, with support from the federal government, has implemented several policy and programmatic changes intended to promote access to health care services and health insurance coverage during the COVID-19 pandemic. This table is intended to serve as a centralized resource that documents and describes the policy, regulatory, and administrative actions pertaining to MassHealth, the state Medicaid program¹; the Health Connector, the state's insurance marketplace; and the Health Safety Net (HSN), which pays for certain medically necessary services that qualified low-income patients receive at Massachusetts community health centers (CHCs) and acute care hospitals, and that directly impact access to care and coverage for consumers who are eligible for these programs. Since policies and programs are changing frequently in the current environment, this resource will be regularly updated.

Explore the policy and programmatic changes by category:

- [Coverage of COVID-19 Testing and Treatment](#)
- [MassHealth: Eligibility](#)
- [MassHealth: Appeals](#)
- [MassHealth: Access to Benefits](#)
- [Health Connector Programs](#)
- [Health Safety Net: Eligibility](#)
- [Health Safety Net: Access to Services](#)
- [Office Closures](#)
- [Miscellaneous](#)

¹ This document refers to several specific coverage types within the MassHealth program, including MassHealth CommonHealth, MassHealth Standard, MassHealth Limited, among others. These coverage types have different eligibility criteria and include different benefits. For more information on these coverage types, eligibility criteria, and covered services, please see www.mass.gov/service-details/masshealth-coverage-types-for-individuals-and-families-including-people-with.

CHANGE	EFFECTIVE DATE ²	SOURCE
COVERAGE OF COVID-19 TESTING AND TREATMENT		
<p>MassHealth: All testing for COVID-19 and treatment and (when available) prevention services for the disease are covered by MassHealth with no cost sharing. These are considered emergency services for purposes of MassHealth Limited, which covers only emergency services.</p>	March 10 – end of MA state emergency	<ul style="list-style-type: none"> • MassHealth All Provider Bulletins: 289 and 292 • MassHealth Managed Care Entity Bulletin: 21
<p>Health Connector Programs: All testing for COVID-19 and treatment and (when available) prevention services for the disease are covered by all health plans offered through the Health Connector, including all ConnectorCare plans,³ with no cost sharing.</p>	March 6 – end date not specified	<ul style="list-style-type: none"> • Health Connector FAQs • DOI Bulletin 2020-02 • DOI Bulletin 2020-13
<p>Federal Program for the Uninsured: The federal government will cover the cost of COVID-19 testing and treatment and a vaccine (when available) with no cost-sharing for uninsured people in the United States. There is no limitation based on state residency, immigration status, or income. This includes people with only the Health Safety Net (HSN); only Children’s Medical Security Program (CMSP); or only CMSP and HSN.</p>	Starting May 6, claims may be submitted for the costs of testing and treatment provided on or after February 4, 2020 – end date not specified	<ul style="list-style-type: none"> • MassHealth All Provider Bulletin: 292 • HRSA COVID Uninsured Program Information

² The “effective date” column shows when a change took effect and how long it will remain in effect according to one or more of the sources shown in the “source” column. Because MassHealth and the Health Connector are making these changes as quickly as possible to respond to the pandemic and to related federal policy changes, some effective dates are not yet specified in preliminary sources. Most changes are tied to either the [state emergency](#) declared by Governor Baker on March 10, 2020, or to the national emergency declarations. At the national level, Alex Azar, the Secretary of Health and Human Services, declared a [public health emergency](#) effective January 27, 2020, and the President declared national emergencies under the [Stafford Act](#) and the [National Emergencies Act](#) on March 13, 2020. However, because the environment is fast changing, we anticipate that many of the end dates listed in this column will change as federal and state policymakers address the transition from the emergency period and evaluate the continued need for these new policies to remain in effect. For example, in some of its [All Provider Bulletins](#), MassHealth describes the changes as being in effect during the state emergency but adds that it will evaluate the continued need for those changes when the state emergency expires, and will make adjustments as necessary.

³ ConnectorCare plans are available through the Health Connector to eligible individuals with income up to 300% of the federal poverty level. These plans incorporate the federally financed advance premium tax credit as well as state subsidies toward premiums and cost sharing.

CHANGE	EFFECTIVE DATE ²	SOURCE
<p>Health Safety Net: Prior to the creation of the Federal Program for the Uninsured (above), MassHealth announced that HSN will cover COVID-19 testing and treatment for HSN patients if these are provided by a hospital or CHC. However, HSN is the payer of last resort, and HSN providers are now directed to first bill the new Federal Program for the Uninsured.</p>	<p>March 12 – end of MA state emergency</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-09 • 3/18 Assister Updates • MassHealth All Provider Bulletin: 292
<p>COVID-19 Test Site Locator: Website provides COVID-19 testing site location information, including where and how to get tested, as well as which testing sites accept MassHealth, test the uninsured for free, and more.</p>		<ul style="list-style-type: none"> • COVID-19 Test Site Locator
<p>MASSHEALTH: ELIGIBILITY⁴</p>		
<p>Protection from Loss of Coverage: MassHealth members, enrolled as of March 18 or later, will not lose coverage or have a decrease in benefits for any reason other than moving out of state. This means MassHealth members will remain in the same eligibility coverage group despite circumstances that would otherwise mean a loss of coverage or a change to a type of coverage offering fewer benefits.</p>	<p>March 18 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • MassHealth COVID-19 FAQ • Eligibility Operations Memo: 02-09 • CMS Families First Act FAQ: B. 6-13 • CMS CARES Act and Families First Act FAQ: F. 22-35

⁴ A summary of the MassHealth Eligibility Flexibilities related to COVID-19 is available here: <https://www.mass.gov/doc/masshealth-eligibility-flexibilities-for-covid-19-0/download>.

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<p>Most Annual Renewals Postponed: Due to the COVID-19 protection from loss of coverage, MassHealth suspended annual renewals after March 18. In late July, MassHealth resumed renewals for members turning 65 in order to account for the Medicare coverage that will begin for most of them at age 65. Updated information collected through the renewal process will enable some of these individuals to qualify for help paying their Medicare Part B premium or upgrading from MassHealth CarePlus to MassHealth Standard. Those who do not qualify for more comprehensive coverage will remain protected in their current MassHealth coverage whether or not they return the renewal form during the COVID-19 public health national emergency.</p>	<p>March 18-until further notice</p> <p>Late July (Renewals resumed for members turning 65)</p>	<ul style="list-style-type: none"> • MA Health Care Training Forum (MTF) Update on MassHealth Renewals for Individuals Turning 65 (July 2020 – slides 35-37)
<p>Protection from More Restrictive Eligibility Standards: MassHealth will not implement new restrictions on eligibility rules or increases in premium rates from those in effect January 1, 2020.</p>	<p>March 18 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • CMS Families First Act FAQ: B.2-3
<p>Proving Facts by a Sworn Statement from the Applicant or Member (i.e., Self-Attestation): In making eligibility decisions, MassHealth will accept a sworn statement to prove a fact or information that ordinarily would require proof from a document like a bank statement or medical record. The applicant or member can supply a sworn statement in writing or can make the sworn statement over the telephone to MassHealth Customer Service at 800-841-2900. This new process does not apply to proof of U.S. citizenship or an eligible immigration status.</p>	<p>April 7 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • Eligibility Operations Memo: 02-09 • MTF Update on Self-Attestation • Written Self-Attestation Form

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<p>Making a Sworn Statement for Someone Else: Individuals authorized to complete an application for someone else under current rules about “authorized representatives” can also now make a sworn statement to MassHealth as proof of a fact on behalf of someone else. This includes people designated by the applicant and those granted authority by a court, like legal guardians.</p>	<p>April 7 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • MassHealth Self-Attestation Form (page 2) • Authorized Representative Designation Form
<p>Proving Disability: Individuals required to prove they are disabled as a condition of eligibility may now do so through a sworn statement over the telephone to the Disability Evaluation Services at 833-517-0250. This process is not available for proving the level of care required to qualify for nursing home care or community-based alternatives to nursing home care.</p>	<p>April 7 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • MTF Update on Self-Attestation

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<p>Hardship Waiver for Deductibles⁵: Under existing rules, elderly (age 65+) or disabled adults who do not qualify for MassHealth because their income is too high may become eligible <i>after</i> they have incurred medical costs that exceed a certain amount (this is referred to as a deductible or spend down). The waiver enabled these individuals to qualify for MassHealth without incurring medical costs by obtaining a temporary waiver of the deductible based on financial hardship.</p> <p>The temporary waiver that applies to the one-time deductible for disabled adults under age 65 to qualify for MassHealth CommonHealth remains in place at this time. However, the temporary waiver that applies to the recurring six month deductibles for the elderly and people needing nursing home care or alternatives to nursing home care to qualify for MassHealth Standard ended on August 21.</p>	<p>Available as of April 30</p> <p>August 21 (Deductible waiver for MassHealth Standard ended)</p> <p>Once a waiver is granted, coverage will be provided for the duration of the individual's six-month deductible period, or for the duration of the national emergency and for one month after the national emergency period ends, whichever is later.</p>	<ul style="list-style-type: none"> • August 21 MTF Update on Changes to the Temporary Hardship Waiver of MassHealth Income Deductible • Deductible Hardship Waiver Application Form • May 8 MTF Update on Deductible Waiver • MassHealth Eligibility Flexibilities for COVID-19 (June 2020)
<p>More Flexibility Granting Premium Waivers Based on Hardship: MassHealth will approve all requests for waivers of past due and/or ongoing premiums based on financial hardship. Applicants for a hardship waiver, including those whose coverage was terminated before March 18 for not paying premiums and who are seeking reinstatement of their coverage, can apply for a waiver by telephone to MassHealth Customer Service at 800-841-2900 or by submitting a form.</p>	<p>April 7 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • Eligibility Operations Memo: 02-09 • Hardship waiver application form • MassHealth Eligibility Flexibilities for COVID-19 (June 2020)

⁵ As of August 21, 2020, MassHealth implemented the deductible waiver in anticipation of CMS approval. However, CMS notified the agency in August that it will not approve the deductible waiver for MassHealth Standard. Awaiting information from MassHealth concerning what this means for those with MassHealth Standard approved for a waiver to date. CMS has not yet made a decision on the CommonHealth deductible waiver, which remains in place at this time.

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<p>Retroactive Eligibility Period Increased to 90 Days: For individuals under age 65, the normal 10-day retroactive coverage period will still apply automatically, and, in addition, they may request coverage going back to as early as the first day of the third calendar month before the month of application, but no earlier than March 1, 2020, in order to pay back bills. Members will not be retroactively enrolled in managed care. (Individuals age 65 or older or in need of nursing facility care normally have the right to 90 days retroactive coverage on request).</p>	<p>Starting with applications submitted on March 1 or later – end date not specified</p>	<ul style="list-style-type: none"> • MassHealth Eligibility Flexibilities for COVID-19 (June 2020)
<p>Additional \$600 per Week Unemployment Benefit Will Not Count as Current Monthly Income: MassHealth will not count the additional \$600 per week payment for unemployment insurance recipients as income because the federal CARES Act specifically excludes it from counting as income for purposes of Medicaid eligibility. All other forms of unemployment benefits count as income.</p>	<p>The additional \$600 per week is payable March 29 – July 25, 2020</p>	<ul style="list-style-type: none"> • MassHealth COVID-19 FAQ (on payments from the stimulus package and unemployment) • Tips for Reporting Income Changes due to COVID-19 (5-13-20) • CMS CARES Act and Families First Act FAQ and § 2104(h) of the CARES Act
<p>Internal Revenue Service Recovery Rebate Will Not Count as Income: MassHealth will not count the one-time stimulus rebate from the IRS (authorized by the CARES Act) as income and will not count it as an asset for 12 months.</p>	<p>The rebates are payable in advance through December 31, 2020, or when 2020 tax returns are filed</p>	<ul style="list-style-type: none"> • MassHealth COVID-19 FAQ (on payments from the stimulus package) • Tips for Reporting Income Changes due to COVID-19 (5-13-20) • CMS CARES Act and Families First Act FAQ and 26 U.S.C § 6409

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<p>Allowing Hospitals to Make Presumptive Eligibility Decisions in Additional Situations: Hospital presumptive eligibility (HPE)⁶ enables participating hospitals to use a simplified process to make an eligibility determination for immediate, temporary MassHealth coverage for certain people, who at the time, are unable to complete a full application.</p> <p>MassHealth rules do not allow for use of this process for people who have already used it in the past 12 months; who enrolled in MassHealth in the past 12 months; or whose eligibility is based on their being age 65+. However, MassHealth is now permitting individuals to use HPE twice in a 12-month period. MassHealth also extended this flexibility to the elderly (65+) with income equal to or less than 100% of the federal poverty level and countable assets of \$2,000 or less for an individual or \$3,000 or less for a couple.</p>	<p>March 10 – June 29, 2020 (fully suspending 12-month limitations)</p> <p>May 15 (available to the elderly)</p> <p>June 30 (limiting HPE to twice in a 12-month period) through end of national emergency</p>	<ul style="list-style-type: none"> • MassHealth All Provider Bulletin: 299 (superseding 295) • Eligibility Operations Memo: 20-13 (superseding 20-10)

⁶ Recently, CMS notified MassHealth that the COVID-19 protection from loss of MassHealth coverage (described previously in the [Eligibility section](#)) could not be extended to people receiving MassHealth benefits as a result of HPE, as MassHealth initially intended. Therefore, individuals determined eligible through HPE for MassHealth benefits during the COVID-19 emergency will no longer be protected from loss of HPE coverage through the end of the national emergency and will need to comply with existing HPE rules and complete a full MassHealth application in order to maintain their coverage. HPE coverage ends on the last day of the month following the month HPE was approved *unless* a full MassHealth application is filed by then. If an application is filed by that end date, HPE coverage will continue until MassHealth makes an eligibility determination on the full application. For people who received HPE during the national emergency and *before* June 30, 2020, their HPE benefit will continue until July 31, 2020, at which point they must submit a full MassHealth application if they want to continue coverage. For those who received HPE on or after June 30, 2020, the standard HPE coverage duration rules apply.

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<p>Home & Community Based Services (HCBS) Expanded Eligibility: MassHealth operates ten HCBS waivers all of which offer enhanced services in the community to certain individuals who would otherwise require long term institutional care. MassHealth eliminated the 90-day minimum stay requirement in the Moving Forward Plan (MFP)⁷ waivers and certain other HCBS waivers that target individuals currently in institutional care. MassHealth also raised the upper age limit for the Children's Autism Spectrum Disorder waiver from under age 9 to under age 10. For all ten waivers, level of care assessments may be conducted by telephone or live video and annual re-assessments may be postponed for up to a year.</p>	<p>March 1, 2020 – February 28, 2021</p>	<ul style="list-style-type: none"> • CMS Approval of Appendix K (April 2020) • Appendix K - Emergency Preparedness and Response and COVID-19 Addendum (April Amendments)
<p>MASSHEALTH: APPEALS</p>		
<p>Lengthening the Appeal Period to 120 Days: MassHealth members now have 120 days instead of 30 to appeal any decision denying, reducing, or terminating their MassHealth coverage or services.</p>	<p>April 7 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • Eligibility Operations Memo: 02-09 • 3/26/20 CMS Approval of 1st 1135 waiver request
<p>Telephone Hearings: All appeal hearings will be by telephone instead of in person.</p>	<p>April 7 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • MassHealth COVID-19 FAQs • Eligibility Operations Memo: 02-09

⁷ Moving Forward Plan (MFP) waivers are HCBS waivers designed to help MassHealth-eligible individuals move from a nursing facility or chronic disease, rehabilitation, or psychiatric hospital back to their community. The MFP waivers help by making the move from the facility to the community easier and by providing community-based services.

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MASSEALTH: ACCESS TO BENEFITS		
<p>Waiver of Referral Requirement: MassHealth members no longer need a referral to receive any medically necessary covered service that would otherwise require a referral.</p>	<p>March 10 – end of MA state emergency</p>	<ul style="list-style-type: none"> • Fee for Service, PCC Plan and Primary Care ACO: MassHealth All Provider Bulletin: 291 • Managed Care Plans: Managed Care Entity Bulletin: 22
<p>Telehealth Coverage Expanded: MassHealth providers can deliver any MassHealth-covered service to MassHealth members via telehealth (telephone-only or live video). Telehealth allows a patient to talk to and be treated by a health care provider by telephone or live video without having to go into the provider’s office.</p> <p>Telehealth rules for long-term services and supports (LTSS) are addressed in guidance published by the Office of Long-Term Services and Supports. See MassHealth LTSS Provider Information resource for more information.</p>	<p>March 12 – at least December 31, 2020</p>	<ul style="list-style-type: none"> • MassHealth All Provider Bulletin: 298 (consolidating and updating 289, 291, 294) • Managed Care Entity Bulletin: 39 (consolidating and updating 21 and 29)
<p>Telehealth Network Providers: If MassHealth members are not feeling well or have symptoms of COVID-19 and cannot reach their doctors right away, they can access immediate telehealth services through the following providers: Galileo, Maven, or Doctor on Demand. A telehealth provider will discuss the member’s symptoms and risk of COVID-19 exposure. The telehealth provider will recommend a type of care the member should receive and can prescribe medications as needed.</p>	<p>April – until further notice</p>	<ul style="list-style-type: none"> • MassHealth COVID-19 Member Info • Telehealth Network Provider Bulletin 1

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<p>90-Day Supply of Prescription Drugs and Medical Supplies: MassHealth members can now get up to a 90-day supply of most prescription drugs and medical supplies (they were previously limited to 30 days). This includes supplies from pharmacies, durable medical equipment providers, and oxygen and respiratory equipment providers.</p>	March 14 – end of the MA state emergency	<ul style="list-style-type: none"> • MassHealth Pharmacy Facts: 141 and 142 • MassHealth All Provider Bulletins: 289 and 291 • MassHealth COVID-19–Providers: Guidance for LTSS Providers • Managed Care Entity Bulletin: 22
<p>Early Refills for Prescription Drugs: MassHealth members can get refills of existing prescriptions earlier than current rules otherwise allow, so long as at least one refill remains on the prescription.</p> <p>This policy and several other pharmacy flexibilities ended on July 15, 2020.</p>	March 14 – July 15, 2020	<ul style="list-style-type: none"> • MassHealth Pharmacy Facts: 150 (superseding 141 and 142) • MassHealth All Provider Bulletin: 289 • Managed Care Entity Bulletin: 22
<p>Payment for Home Delivery of Prescription Drugs: MassHealth will now reimburse pharmacies for home delivery.</p>	For dates of delivery after March 31– end date not specified	<ul style="list-style-type: none"> • MassHealth Pharmacy Facts: 145
<p>Generic Albuterol Inhalers Covered: In addition to covering albuterol inhaler prescriptions for the brand name ProAir, MassHealth will now also cover any generic equivalent of ProAir.</p>	March 20 – end of the MA state emergency	<ul style="list-style-type: none"> • MassHealth Pharmacy Facts: 142 • MassHealth All Provider Bulletin: 291 • Managed Care Entity Bulletin: 22
<p>Personal Protective Equipment Program for COVID-19 Positive Members: MassHealth will provide personal protective equipment (PPE) to members receiving certain in-home services and supports who are COVID-19 positive or presumed to be positive. To request PPE, members may call the MassHealth LTSS Provider Service Line toll-free, at 844-368-5184.</p>	April 10 – until further notice	<ul style="list-style-type: none"> • PPE Program for COVID-19 Members

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<p>Personal Care Attendant (PCA) Overtime Limits: MassHealth is suspending PCA overtime limits. PCA users no longer need prior approval from MassHealth for a PCA to work more than 50 hours in one week.</p> <p>PCAs are people who help MassHealth members who have permanent or chronic disabilities with their activities of daily living, such as meal preparation, bathing, and dressing.</p>	March 10 – until further notice	<ul style="list-style-type: none"> • MassHealth COVID-19–Providers: Guidance for LTSS Providers • MassHealth Information for PCA Consumers
<p>Help for Members Whose PCA is Unavailable: MassHealth members whose PCAs are unavailable may now receive home health aide services from home health agencies to fill the gap in services.</p> <p>MassHealth members may call MassHealth OPTIONS at 844-422-6277 for help in getting connected to services.</p>	March 10 – end of MA state emergency	<ul style="list-style-type: none"> • Home Health Agency Bulletin: 56 and 57 • MassHealth Information for PCA Consumers
<p>Home Health Agencies Employing Aides to Provide PCA Services May Hire Family Members: MassHealth will not pay a PCA to deliver services to the PCA’s spouse, minor child, or adult child if the PCA is the child’s legal guardian. However, this limitation does not apply to home health agencies; they may hire a family member as a home health aide to provide PCA services when a member is experiencing a gap in their existing PCA services.</p>	March 10 – end of MA state emergency	<ul style="list-style-type: none"> • Home Health Agency Bulletin: 56 and 57

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<p>Adjusted PCA Hours for PCA Consumers Whose School or Day Programs Have Closed: MassHealth members who have PCAs and also attend school or a day program ordinarily have one set of PCA hours for the days they attend school or a day program and a higher number of approved PCA hours for days they don't attend. While schools and day programs are closed, MassHealth has temporarily adjusted PCA hours to the higher number of hours for non-attendance days.</p>	<p>March 16 – June 26 (school closing) or June 30, 2020 (day program closing)</p>	<ul style="list-style-type: none"> • MassHealth COVID-19–Providers: Guidance for LTSS Providers
<p>Option to Request 90-Day Extension of PCA Services Without Reevaluation: If a member's prior authorization for PCA hours is set to expire, the provider responsible for requesting prior authorization for continued services may request a 90-day extension of <i>current</i> PCA services, instead of a full reevaluation. If more hours are needed, a reevaluation is required but may be done by telephone or live video.</p>	<p>March 16 – end of MA state emergency</p>	<ul style="list-style-type: none"> • MassHealth LTSS Provider Information: Updates Related to COVID-19 (6-10-20)
<p>Streamlined Prior Authorization Requirements for Durable Medical Equipment and Supplies, and Oxygen and Respiratory Equipment and Supplies: MassHealth is authorizing delivery of many types of equipment and supplies prior to submission of prior authorization requests and documentation. The documentation must still be submitted, but it may now be submitted after delivery of services. Wheelchairs, other mobility devices, and certain services still require authorization prior to delivery.</p>	<p>March 16 – end of MA state emergency</p>	<ul style="list-style-type: none"> • MassHealth COVID-19–Providers: Guidance for LTSS Providers

CHANGE	EFFECTIVE DATE ²	SOURCE
<p>Increased Flexibility for Providers of Long-Term Services and Supports (LTSS): New guidance extends many kinds of flexibility to providers of LTSS for people with disabilities and chronic conditions such as PCAs, home health agencies, durable medical equipment providers, and nursing facilities, among others. The flexibility includes options to extend existing authorization periods, to allow assessments and reevaluations by telehealth, to continue payment for patients who cannot be safely discharged due to COVID-19, and other changes that vary by type of service.</p> <p>Some kinds of LTSS provide assistance with activities of daily living (such as eating, bathing, and dressing) and instrumental activities of daily living (such as preparing meals, managing medication, and housekeeping). Other kinds provide skilled services and/or services in a facility setting, including nursing facility care, adult day health programs, home health agency services, and personal care services, among others.</p>	<p>Start date varies – end of MA state emergency</p>	<ul style="list-style-type: none"> • MassHealth COVID-19–Providers: Guidance for LTSS Providers
<p>Children’s Behavioral Health Initiative (CBHI)—Initial Assessments: CBHI initial assessments can now be done by telephone. CBHI delivers an enhanced continuum of home- and community-based behavioral health services for children with significant behavioral, emotional, and mental health needs.</p>	<p>March 12 – at least December 31, 2020</p>	<ul style="list-style-type: none"> • MassHealth All Provider Bulletins: 298 • FAQs for Children Receiving CBHI During COVID-19

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<p>Early Intervention Eligibility Extended for Children Transitioning to School-Based Services: Early Intervention (EI) is available to children up to age 3 after which children with special needs transition to school-based services. Because the COVID-19 pandemic has made the transition from EI to school-based services more difficult, MassHealth is now continuing to pay for EI services for children who turn 3 between March 15 and August 31, 2020, and meet certain other conditions. Coverage will remain in place until the child(ren) has successfully transitioned to school-based services, or until October 15, 2020, whichever is sooner.</p>	<p>March 15 – October 15, 2020</p>	<ul style="list-style-type: none"> • Early Intervention Bulletin: 3 • Managed Care Entity Bulletin: 34
<p>HCBS Enhanced Services: In response to COVID-19, MassHealth enhanced services in all ten HCBS waivers (described above) to include: Equipment such as smartphones or tablets costing up to \$500 from typical vendors in the community if needed to obtain HCBS by telehealth; home-delivered meals including from commercial kitchens; an increase to the current 30 day limit on respite services; provision of certain waiver services such as a PCAs or companions in hospital or short-term nursing facility settings. Individuals enrolled in a HCBS waiver program should have a case manager from an Aging Services Access Point (ASAP), Department of Developmental Services, Massachusetts Rehab Commission, or UMass Medical who can provide more information on how to obtain these enhanced services.</p> <p>In June, CMS approved a second amendment for the Community Living Adult Support waivers. This amendment increased the one-time funding available if a member has a short-term change in needs that cannot be accommodated within the limits of the waiver from a maximum payment of \$5,000 to \$10,000.</p>	<p>March 1, 2020 – February 28, 2021</p>	<ul style="list-style-type: none"> • CMS Approval of Appendix K (April 2020) • Appendix K - Emergency Preparedness and Response and COVID-19 Addendum (April Amendments) • CMS Approval of Appendix K (June 2020) • Appendix K – Emergency Preparedness and Response and COVID-19 Addendum

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<p>MBTA Offering Rides for PCAs in its Door-to-Door Paratransit Program (RIDE): RIDE customers can book the RIDE for their PCAs' trips to and from the customers' homes. For more information, call 844-427-7433.</p>	April 24 – until further notice	<ul style="list-style-type: none"> • MBTA Announcement
<p>Nonemergency Transportation for Members Who May Have COVID-19: Members under investigation for or known to have COVID-19 may use ambulance or wheelchair van transportation if their provider completes a Medical Necessity Form.</p>	March 10 – end of MA state emergency	<ul style="list-style-type: none"> • MassHealth Transportation Bulletin: 17
<p>New Website with COVID-19 Resources and Information</p>		<ul style="list-style-type: none"> • MassHealth COVID-19 Updates for Applicants and Members • MassHealth COVID-19 Updates for Providers

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HEALTH CONNECTOR PROGRAMS		
<p>Health Connector Limits Certain Adverse Actions: In March 2020, the Health Connector stopped terminating coverage or reducing the level of help paying for health insurance for its members if they fail to respond to a Request for Information.</p> <p>The Health Connector is now rolling back this protection in preparation for the 2021 Open Enrollment period. In late July/early August 2020, the Health Connector will send new RFIs to members who were previously sent RFIs and didn't respond, but were protected under this COVID-19 policy. Those members will have an additional 30 days to respond to the new RFIs. If the member does not respond, the Health Connector will make a decision based on the data available or terminate coverage if no data is available in accordance with its pre-COVID-19 policies. MassHealth members in the same household will remain protected in their current coverage by MassHealth.</p>	March 15 – Late July/early August 2020	<ul style="list-style-type: none"> • 3-27-20 Assister Update • Update for MA Health Training Forum (4-28-20) • Health Connector MTF Presentation (7-20-20)
<p>April Terminations Delayed: The Health Connector delayed ending coverage based on nonpayment of premiums that were scheduled for April 1, to enable members to apply for a premium deferral program.</p>	April 17 was the last day to apply for the deferral program	<ul style="list-style-type: none"> • 4-2-10 Assister Update
<p>Premium Hardship Waivers Available for COVID-19–Related Hardship: The Health Connector has revised its application form for ConnectorCare enrollees requesting a hardship waiver or reduction of current or past due premiums. The form now includes a waiver for hardship based on a large increase in essential expenses in the past six months due to the COVID-19 pandemic.</p>	Ongoing	<ul style="list-style-type: none"> • Premium Payment Help Options • Premium Waiver or Reduction Application Form

CHANGE	EFFECTIVE DATE ²	SOURCE
<p>Health Connector Special Enrollment Period: Normally, applicants can only enroll in health insurance through the Health Connector during the annual open enrollment period (which ended for 2020 on January 23; and at any time of year if they are newly eligible for ConnectorCare (available to people with incomes of 300% of the federal poverty level or less); or if they experience another “qualifying event” such as loss of coverage due to job loss. However, in response to the COVID-19 pandemic, the Connector created a special enrollment period where any uninsured individual could apply to enroll in coverage through July 23, 2020, even without a qualifying event. The Division of Insurance created a parallel Special Enrollment Period in the individual market through July 23, 2020.</p>	<p>March 11 – July 23, 2020</p>	<ul style="list-style-type: none"> • Health Connector Website • Health Connector Administrative Bulletin 02-20 and 03-20 • Division of Insurance Bulletin 2020-03 • Division of Insurance Bulletin 2020-18 • Health Connector Administrative Bulletin 04-20 • Health Connector Administrative Bulletin 06-20 • Division of Insurance Bulletin 2020-20
<p>Accelerated Effective Date for Increased Subsidies: For existing enrollees who report a drop in income after the 23rd of the month, the Health Connector had made those changes effective as of the first of the following month. However, after July 23, 2020, the Health Connector returned to its standard rule where changes in income reported after the 23rd of the month become effective on the first day of the <i>second</i> month following the reported change.</p>	<p>March 24 – July 23, 2020</p>	<ul style="list-style-type: none"> • Health Connector Board Meeting Presentation: Coverage Protection and Expansion During the COVID-19 Pandemic (May 2020) • Health Connector MTF Presentation (7-20-20)
<p>Informational Resources for the Newly Unemployed: The Health Connector has resources in English, Spanish, Portuguese, and Mandarin Chinese for those who have lost health insurance that they had through their job.</p>		<ul style="list-style-type: none"> • 3-27-20 Assister Update • Update for MA Health Training Forum (4-28-20)

CHANGE	EFFECTIVE DATE ²	SOURCE
<p>IRS Recovery Rebate Will Not Affect ConnectorCare Eligibility or Amount of Premium Tax Credit: The Health Connector will not count the one-time stimulus payment from the IRS (authorized by the CARES Act) as income.</p>	<p>The rebates are payable in advance through December 31, 2020, or when 2020 taxes are filed</p>	<ul style="list-style-type: none"> • 26 U.S.C. 6409 • Tips for Reporting Income Changes due to COVID-19 (5-13-20) • Health Connector FAQ
<p>All Unemployment Benefits—Including Additional \$600 per Week—Will Be Counted as Income: The Health Connector must count the additional \$600 per week payment for unemployment insurance recipients (authorized by the CARES Act) as income. This differs from MassHealth, which does not count this additional \$600 per week payment as income.</p>	<p>The additional \$600 per week is payable March 29 – July 25, 2020</p>	<ul style="list-style-type: none"> • Tips for Reporting Income Changes due to COVID-19 (5-13-20) • Update for MA Health Training Forum (4-28-20) • Health Connector COVID-19 Updates - FAQs
<p>New Website with COVID-19 Resources and Information</p>		<ul style="list-style-type: none"> • Health Connector COVID-19 Updates
<p>New Webpage with Information for Newly Unemployed</p>		<ul style="list-style-type: none"> • Health Connector – The right plan. The right time.
<p>HEALTH SAFETY NET: ELIGIBILITY⁸</p>		
<p>Protection from Loss of HSN: As of March 18 or later, reimbursement for HSN patients will not be terminated for any reason other than moving out of state.</p>	<p>March 18 – end of the month that the national emergency ends</p>	<ul style="list-style-type: none"> • MassHealth Eligibility Flexibilities for COVID-19 (June 2020)

⁸ The Health Safety Net reimburses community health centers and acute care hospitals for health services they provide to eligible low-income uninsured and underinsured patients.

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<p>HSN Presumptive Eligibility: Under ordinary rules, HSN presumptive determination is not available to individuals who have already received a presumptive determination in the past 12 months. Now, individuals can receive a presumptive determination twice in a 12 month period.⁹</p>	<p>March 12 – end of MA state emergency (suspending 12-month limitation)</p> <p>August 1 – end of MA state emergency (limiting presumptive eligibility to twice in a 12-month period)</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-76 (superseding 20-09)
<p>HSN Eligibility: Under the ordinary rules, HSN will only pay for medical services for ConnectorCare-eligible patients for a limited time, whether or not they enroll in ConnectorCare. The new temporary policy authorizes HSN payments for medical services to patients who are eligible but not enrolled in ConnectorCare and whose time-limited HSN medical had not expired prior to March 12, 2020.</p>	<p>For dates of service starting on March 12 – end of MA state emergency</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-09 • MTF April 2020 Meeting Q&A
<p>HSN Deductible Waiver: Under the ordinary rules, HSN patients with income above 150% of the federal poverty level must meet a deductible before HSN will pay for their services. The deductible is now waived. HSN will pay the full cost of covered services.</p>	<p>March 12 – end of MA state emergency</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-76 (superseding 20-09) • MTF April 2020 Meeting Q&A
<p>Additional \$600 per Week Unemployment Benefit Not Counted Toward Eligibility: Like MassHealth, HSN will not count as income the additional \$600 per week payment (authorized by the CARES Act) to recipients of unemployment insurance. All other unemployment benefits do count as income.</p>	<p>The additional \$600 per week is payable March 29 – July 25, 2020</p>	<ul style="list-style-type: none"> • HSN rules apply the same income counting rules as MassHealth (130 CMR 613.04)

⁹ For individuals who received a HSN presumptive eligibility determination during the state emergency and before June 30, 2020, their coverage will continue until July 31, 2020, at which point they must submit a full application if they want to continue coverage. For those who received a HSN presumptive eligibility determination on or after June 30, 2020, the normal termination rules apply.

CHANGE	EFFECTIVE DATE ²	SOURCE
<p>IRS Recovery Rebate Will Not Affect Eligibility: Like MassHealth, HSN will not count the one-time stimulus rebate from the IRS (authorized by the CARES Act) as income and for 12 months after receipt, it won't be counted as an asset.</p>	<p>The rebates are payable in advance through December 31, 2020, or when 2020 taxes are filed</p>	<ul style="list-style-type: none"> • HSN rules apply the same income counting rules as MassHealth (130 CMR 613.04) • 26 USC 6409
<p>HEALTH SAFETY NET: ACCESS TO SERVICES</p>		
<p>Telehealth Flexibilities: HSN will cover telehealth services. HSN patients may also access immediate telehealth services through the following providers: Galileo, Maven, or Doctor on Demand, which have been made available to MassHealth members.</p>	<p>March 12 – at least December 31, 2020</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-76 (superseding 20-09)
<p>90-Day Prescription Drug Supply: HSN patients can get up to a 90-day supply of most prescription drugs.</p>	<p>March 14 – end of MA state emergency</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-76 (superseding 20-09)
<p>Early Prescription Drug Refills: HSN patients could get early refills of existing prescriptions so long as at least one refill remained on the prescription. This flexibility ended in July.</p>	<p>March 14 – July 15, 2020</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-76 (superseding 20-09)
<p>Generic Albuterol Inhalers Covered: In addition to covering albuterol inhaler prescriptions for the brand name ProAir, HSN will now also cover any generic equivalent of ProAir.</p>	<p>March 20 – end of MA state emergency</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-76 (superseding 20-09)
<p>HSN Pharmacy Flexibilities: HSN patients may get their prescriptions filled at any HSN pharmacy location. They do not need to be a patient of the hospital or community health center operating that pharmacy.</p>	<p>April 13 – end of MA state emergency</p>	<ul style="list-style-type: none"> • EOHHS Administrative Bulletin: 20-49 • Guidance for Pharmacies: Pharmacy Facts 147 • MTF HSN Updates PowerPoint (April 2020)

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OFFICE CLOSURES		
MassHealth Enrollment Centers: Closed for walk-in visitors. Call for assistance. 800-841-2900	March 16 – until further notice	<ul style="list-style-type: none"> • MassHealth Website Update
Health Connector Walk-In Centers: Closed. Call for assistance. 877-623-6765	March 16 – until further notice	<ul style="list-style-type: none"> • Health Connector Member Update
MISCELLANEOUS		
New Website to Assess Symptoms of COVID-19: Available to all MA residents, including the uninsured. The site recommends next steps, including telehealth resources, based on symptoms.		<ul style="list-style-type: none"> • Check Your Symptoms for COVID-19 Online
List of Discounted or Free Internet and Phone Services for Telehealth Access: MassHealth has published a document listing all the resources available for discounted or free internet and phone services or devices, to make it easier for members to access telehealth.		<ul style="list-style-type: none"> • Telephone and Internet Guidance
FAQ for MassHealth Members on Discounted or Free Internet and Phone Service: MassHealth has created a Frequently Asked Questions page on discounted or free internet and phone service (the Lifeline service), to help members affordably access telehealth.		<ul style="list-style-type: none"> • Member FAQ on Lifeline
Food Assistance During the COVID-19 Emergency: MassHealth has published a document listing the resources available for food assistance for members, as well as a document with guidance to help providers screen for food insecurity.		<ul style="list-style-type: none"> • Food Assistance During the COVID-19 Emergency • Connecting Your Patients with Food Resources: A Guide for MassHealth Providers During the COVID-19 Emergency

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<p>Additional Flexibility for Certified Application Counselors and Navigators Working Remotely: MassHealth is authorizing certified enrollment assisters working for health care providers or community-based organizations to more easily submit documents requiring a signature on behalf of individuals they are assisting by telephone.</p>	Until further notice	<ul style="list-style-type: none"> • COVID-19 Assister Guidance (Updated 5-8-20)
<p>MassHealth Applicants and Members May Complete More Forms by Telephone: Individuals who want to designate an authorized representative or a person to whom MassHealth may release information to may now complete the required Authorized Representative Designation (ARD) and Permission to Share Information (PSI) forms by telephone through Customer Service. The individual and the designated person must both be on the line with Customer Service.</p>	June 29 – until further notice (change to ARD form expected to continue indefinitely)	<ul style="list-style-type: none"> • MTF Announcement (7-23-20)
<p>MassHealth and ConnectorCare Enrollment Tracker: This resource from the Blue Cross Blue Shield of Massachusetts Foundation highlights the most recent monthly enrollment data available for MassHealth and ConnectorCare. It is intended to help track how enrollment has changed since the COVID-19 pandemic began. It will be updated regularly with the latest enrollment data as it becomes available.</p>		<ul style="list-style-type: none"> • MassHealth and ConnectorCare Enrollment Tracker
<p>Monthly Enrollment Summaries by Market Sectors: To provide more rapid insight into the impact of COVID-19 on insurance coverage in the Commonwealth, the Center for Health Information and Analysis (CHIA) is producing monthly enrollment data summaries broken down by market sectors, including the different categories of MassHealth and Health Connector coverage.</p>		<ul style="list-style-type: none"> • CHIA Monthly Enrollment Summaries

Prompted by the COVID-19 public health emergency, these policy changes are intended to promote continued access to health insurance coverage and health care services. Together, they demonstrate a strong commitment to adjusting the state's health safety net system in an effort to be responsive to the needs of consumers during a particularly challenging time. It will be important to both monitor the status of these and other policy and program changes as this public health emergency unfolds, and to ensure Massachusetts' most vulnerable residents receive the health care services they need.

Other Resources:

For a guide to COVID-19–related changes affecting Medicare:

<https://medicareadvocacy.org/covid-19-an-advocates-guide-to-medicare-changes/>

For a summary of the MassHealth Eligibility Flexibilities related to COVID-19:

<https://www.mass.gov/doc/masshealth-eligibility-flexibilities-for-covid-19-0/download>

For updates related to COVID-19 statewide and across all sectors:

www.mass.gov/resource/information-on-the-outbreak-of-coronavirus-disease-2019-covid-19