

## Questions and Answers From April 2018 Democracy School:

### Health insurance eligibility and Enrollment questions:

Question 1: How to help people understand new plan options – what is best for them?

Contact enrollment assisters in your area (<https://my.mahealthconnector.org/enrollment-assisters>) or call the HelpLine at 800-272-4232

Question 2: What is the minimum income to qualify for health insurance?

There is no such a thing as a minimum income. Depending on income level, Massachusetts residents can apply and qualify for different programs. There are other factors that play a role in eligibility such family size or immigration status. HCFA's HelpLine helps individuals and families navigate the different options and find the plan that best suits their needs taking those factors into account.

Question 3: How to sign up for HSN & MH limited

To be determined eligible for Health Safety Net and MassHealth Limited consumers must still complete the application for the Health Connector and MassHealth. This can be the paper application for people over 65 or under 65: <https://www.mass.gov/how-to/apply-for-masshealth-the-health-safety-net-or-the-childrens-medical-security-plan> or through the online application ([www.mahealthconnector.org](http://www.mahealthconnector.org)) if they have documents to be able to pass id proofing.

Question 4: Why is it so difficult to apply for “health insurance” benefits?

Even though applying for health coverage is complex, there are navigators and Certified Application Counselors who can help with the enrollment process. Many of them speak different languages and can help you in your community. You can Contact enrollment assisters in your area (<https://my.mahealthconnector.org/enrollment-assisters>) or call the HelpLine at 800-272-4232. If you feel confident about applying on your own, we recommend you to use the online application on [www.healthconnector.org](http://www.healthconnector.org)

Question 5: How to get training to be Certified Application Counselor (CAC)?

You can contact [CACImplementation@MassMail.State.MA.US](mailto:CACImplementation@MassMail.State.MA.US) to become a CAC. In order to be approved you must go through the online training. There are quarterly trainings hosted by the Massachusetts Healthcare Training Forum (MTF) <https://www.masshealthmtf.org/> and you can access meeting information, sign up for updates, and read materials from previous meetings on the website.

Question 6: Regarding how to apply for health insurance benefits in MA, does HCFA help complete MassHealth application over the phone?

Our HelpLine assists individuals and families apply for MassHealth, Health Safety Net and Health Connector programs. We help residents fill out the application and complete the process for all public programs available to them over-the-phone in English, Spanish and Portuguese.

Question 7: How to get unblocked ID proofing?

Certified Application Counselors (CACs) and Navigators are able to assist members with expediting ID proofing. To find your local enrollment assister go here: <https://my.mahealthconnector.org/enrollment-assisters>.

For applicants looking to do it on their own here is the acceptable list of verifications and how to submit it: <https://www.mahealthconnector.org/idp-document-submission-form>. It typically takes around 48 hours from when the document is received for it to be processed. The way to determine if the member has been unlocked is to log back into their online account and see if they are able to proceed.

Question 8: How to find doctors that speak language?

Call the member's health plan to get a list of doctors that speak their language. Community health centers and public hospitals will have interpreters in some languages and the ability to use language translation services.

Question 9: Is there any kind of insurance that was mentioned in the presentation that covers funeral expenses? And if not, is there a state or government fund that assists low-income families with those costs?

Department of Transitional Assistance provides financial assistance for funeral cost, MassHealth no longer helps with those costs. The commonwealth shall pay an amount not exceeding \$1,100 to the funeral establishment if the total expense of the funeral and final disposition does not exceed \$3,500. The commonwealth shall have the right of reimbursement from whatever resources may exist in the estate of the deceased person. Here are additional resources in regards to funeral and burial costs: <https://www.mass.gov/info-details/massachusetts-law-about-burial-cremation-and-funerals>

Question 10: Regarding health care for immigrants in MA and beyond, why aren't people with refugee MassHealth standard eligible for MCO/SCO?

MassHealth made that determination but we are not aware of the reasoning behind it.

Question 11: Regarding health care for immigrants in MA and beyond, how does the HSN deductible work? Do they pay the hospital or MassHealth?

The bills are paid to the hospital or health center. The member should keep track of their bills paid and bring them to appointments so they can prove when they meet the deductible if they are being seen at more than one location.

Question 12: What assistance is there for seniors?

SHINE counselors are available across the state to help seniors with Medicare and supplemental coverage. You can reach a SHINE Counselor at (800) 243-4636, press 3 or press 5 if calling from cell phone. TTY (877) 610-0241. Find more information here: <https://www.mass.gov/health-insurance-counseling>

Question 13: Regarding building health care power with oral health advocacy, what specific assistance do you provide for seniors?

Seniors are able to purchase dental plans through the Health Connector, AARP or use Health Safety Net or MassHealth for dental services if eligible at participating providers.

#### **Immigration-related questions:**

Question 14: Where can we learn more concrete information about public charge?

To be up-to-date on the Public Charge changes, you can sign up for the Protecting Immigrant Families campaign here: <http://protectingimmigrantfamilies.us16.list-manage.com/subscribe?u=3ea07e067c43a4abfd60b1669&id=237bbd3893>

Question 15: How can you help people who have been detained at the border when trying to enter the United States. Is there a "forgiveness"?

Not only is there no forgiveness, but people caught while trying to enter the country may be subject to "expedited removal". Expedited removal allows ICE and CBP to deport people without them having the chance to plead their case in immigration court. The only way around expedited removal is to pass a credible fear interview - basically be able to make a credible asylum claim, and you will be able to plead your asylum case before an immigration judge.

If they are detained, you can try to find a lawyer to help them get bond. If they are not detained, make sure that they continue to inform ICE about where they are living - if ICE mails them a court appointment, and they miss that appointment because they no longer live at the address that ICE has, they will automatically get a deportation order. Most likely, they will be given a court appointment in the region they would originally be caught by ICE, so if they move far away,

they will have to file a Motion to Change Venue with the court to get the case transferred to where they currently live.

**Question 16: On Page 10 of slides, what does “non-citizen living in the US with knowledge/consent of DHS whose departure won’t be enforced” mean?**

That language is listed directly from the regulation at 130 C.M.R. 504.03(C)(11). In essence, it is a catch-all that refers to anyone who is known to DHS for any reason (such as having applied for some kind of status) where DHS isn’t in active process of deporting the individual. There are lots of strange in-between type statuses that don’t fit the other enumerated categories, so this one is a way for people to claim PRUCOL without having any of the other statuses. For example, this is the regulation we would likely use when arguing that former DACA and former TPS folks should qualify for coverage based on PRUCOL status. Let me know if you have any questions – happy to discuss further.

**Other questions:**

**Question 17: Is there a way to get these experts to come talk to each organization?**

Please let us know if your organization would be interested in hosting the Immigrant Health Care Access Project to talk about immigrants’ rights to access health care and we will schedule a meeting. Write an email to Maria R. Gonzalez Albuixech at [mgonzalez@hcfama.org](mailto:mgonzalez@hcfama.org) if you have a meeting request regarding these topics.