

MassHealth Operations: Frequently Asked Questions & Helpful Tips



ATTENTION

The information given in these questions and answers is current through August 2008. Any changes to MassHealth regulations and procedures may change the answers to these questions.

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Acronym List

- CPU = Central Processing Unit
- DOR = Department of Revenue
- ERV = Eligibility Review form
- HSN = Health Safety Net
- MAP = My Account Page
- MBR = Medical Benefit Request
- MEC = MassHealth Enrollment Center
- MER = MassHealth Eligibility Review
- MMIS = Medicaid Management Information System
- PSI = Permission to Share Information
- REVS = Recipient Eligibility Verification System
- RMV = Massachusetts Registry of Motor Vehicles
- RVS = Massachusetts Registry of Vital Statistics
- SMBR = Senior Medical Benefit Request
- TPL = Third Party Liability
- VC = Request for Information notice
- VG = Virtual Gateway

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General Application Process

Q: How do I know which application to complete?

A: The Medical Benefit Request (MBR) form is generally for Massachusetts residents who are not living in or about to go into a nursing home and are under age 65. This application may *also* be used for individuals who

- are under age 19, whether or not you live with your family; or
- are pregnant, with or without children; or
- have been out of work for a long time; or
- are disabled; or
- are parents of any age with children under age 19 who live with them; or are of any age and are adult relatives living with and taking care of children under age 19 when neither parent is living in the home; or
- are an adult who works for a qualified employer; or
- are HIV positive.

The MBR is used to apply for MassHealth, Commonwealth Care, Children's Medical Security Plan, Healthy Start, and the Health Safety Net.

The Senior Medical Benefit Request (SMBR) form is for Massachusetts residents who

- are aged 65 or older and living at home; or
- are of any age and are in or waiting to go into a long-term-care facility; or
- are eligible under certain programs to get long-term-care services at home.

The SMBR is used to apply for MassHealth, Commonwealth Care, and the Health Safety Net.

Q: What is the best way to file an application or to talk to someone about my MassHealth benefits?

A: There are several ways to apply for MassHealth.

- Mail or fax the MBR/SMBR to the address listed on the application instruction page. (Note: When faxing, be sure fax both sides of the application.)
- Apply through the Virtual Gateway at your local hospital or community health center.
- Visit a MassHealth Enrollment Center (MEC).

To request an application or for general inquiries about MassHealth eligibility and benefits, contact MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people with partial or total hearing loss). For questions about the status of an application or member eligibility, a provider can access My Account Page or contact a MEC at 1-888-665-9993 (TTY: 1-888-665-9997 for people with partial or total hearing loss).

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Q: What is the official “date of application”?

A: The official date of application for paper applications is the date it is received by MassHealth. For Virtual Gateway applications, the date of application is the date the application was “submitted” to the Virtual Gateway system. The date of application will determine the date on which benefits begin.

Q: Where and when should I send supporting documents?

A: If you are sending a paper application, include all the supporting documents that you have with the application. If you are helping someone fill out the application, include a signed Eligibility Representative Designation (ERD) form (included in the application packet).

If you are sending a Virtual Gateway (VG) application and have any supporting documents, fax them to the office that is in the “Next Steps” section of the VG application instructions. The required documents are stated in the application.

If you do not have all the needed documents when you send the application, MassHealth will send a Request for Information (VC) notice listing the documents. These documents must be sent to the office address that is on the notice as follows:

- for the MBR, within sixty (60) days from the date of the notice; or
- for the SMBR, within thirty (30) days from the date of the notice.

Q: What is the best way to send supporting documents – fax or mail?

A: If possible, verifications should be sent by mail to the appropriate MassHealth Enrollment Center (MEC). A fax is acceptable and part of routine workflow at the Central Processing Unit (CPU). If you are faxing verifications, be sure to submit readable documents (such as, clear photocopies). Each proof sent should include the head of household’s complete name, social security number, and date of birth to make sure it is matched with the correct case.

If you have questions about the application or the information you need to send, please call the MassHealth Enrollment Center at 1-888-665-9993.

Q: What is the difference between the Central Processing Unit and the MassHealth Enrollment Center?

A: In general, the Central Processing Unit (CPU) processes initial Medical Benefit Request (MBR) forms and any needed proofs. At this time, the CPU also processes annual reviews of Health Safety Net households. The MassHealth Enrollment

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Centers (MECs) are responsible for the ongoing work for MassHealth and Commonwealth Care cases, including annual reviews. MECs also do all of the work related to the Senior Medical Benefit Request (SMBR) forms.

If MassHealth has asked for additional information or has sent a review form, please return any forms and supporting proofs to the address that is on the MassHealth notice.

Tips for the application process

- Always put the head of household's name on the application, even if that person is not applying.
- If you are filling out an application and some members of the household are on MassHealth already, do not list "MassHealth" as an insurance plan in the "Health Insurance" section of the form. If these members still want MassHealth, check the "yes" box that asks if they are applying for benefits.
- Write the applicant or member name, social security number (if one has been issued), and date of birth on all proofs you are sending.
- The fax cover sheet for the Virtual Gateway "change of information" form must include the application date. All fax cover sheets and forms should be readable and include the phone number of the person sending the fax.
- When faxing supporting documents, include a copy of verification request notices from the MEC.
- When faxing supporting documents to CPU, include the appropriate fax cover sheet if available.

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Citizenship, Identity, & Immigration

Q: What type of documentation do I need to submit to verify citizenship or identity?

A Federal law requires that all U.S. citizens or nationals prove their citizenship and identity when they apply for MassHealth and Commonwealth Care.

Some documents that may be accepted as proof of BOTH U.S. citizenship/national status AND identity are

- a U.S. passport; or
- U.S. naturalization papers.

Some documents that may be accepted as proof of U.S. citizenship/national status only

- a U.S. birth certificate; or
- a U.S. hospital birth record.

Some documents that may be accepted as proof of identity only

- a state driver's license;
- some other form of government-issued identity card; or
- a school identification card.

Once you give MassHealth proof of your U.S. citizenship or national status and identity, you will not have to give us this proof again. For a complete list of acceptable documents to verify citizenship and identity, please see the MassHealth Member Booklet or the MassHealth + You Guide.

Q: I have heard that MassHealth automatically verifies citizenship and identity information. Do I still need to submit verifications with the application?

A: Always send proof of both citizenship and identity if you have it. MassHealth may also verify an individual's citizenship or identity through electronic data matches with the Massachusetts Registry of Vital Statistics (RVS) and the Registry of Motor Vehicles (RMV). If MassHealth cannot match with RVS or RMV, a request for information notice will be sent if needed.

The following do *not* have to provide proof of their citizenship and identity:

- seniors and disabled persons who get or can get Medicare or Supplemental Security Income (SSI);
- disabled persons who get Social Security Disability (SSDI);

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- children who are getting either Title IV-B services or Title IV-E adoption assistance or foster care payments;
- a child born to a mother who was on MassHealth Standard or Limited on the date the child was born does not have to provide proof of U.S. citizenship or national status and identity for one year if the child continues to live with the mother in Massachusetts;
- certain children under age 19 with family income (before taxes and deductions) between 150% and 300% of the federal poverty level may not need to provide proof of their U.S. citizenship or national status and identity.

Q: If a birth record is needed and is not included in the original application, MassHealth sends a VC notice and includes a form to be sent to the Registry of Vital Statistics asking that the record be sent directly to MassHealth. Is there any way to get the birth certificate with the MBR so that the application will not be delayed through the VC process?

A: In the near future, the MBR will be changed to include a new supplement to allow Massachusetts-born applicants to ask for help in getting this proof through the Massachusetts Registry of Vital Statistics.

Q: How do I prove the identity of a child under age 16?

A: When individuals sign the Medical Benefit Request (MBR), they certify the identity of their children or the children that they are the legal guardian or caretaker relative of when the child is under age 16 and does not have acceptable proof of identity.

Acceptable ways to prove identity for a child under age 16 include

- school records (including report cards);
- nursery-school or day care records; and
- clinic, doctor, or hospital records.

Q: What type of proof do I need to submit to prove immigration status?

A: To get the type of MassHealth that covers the most benefits, or to get Commonwealth Care, a qualified alien or alien with special status must submit immigration documents or other proof showing that immigration officials know they are living in the U.S. The MassHealth Member Booklet and MassHealth + You Guide have more information.

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Q: What do I do if I am a non-citizen and I receive a request for citizenship or identity verification?

A: Proof of citizenship and identity only applies to U.S. citizens or nationals. If you have received a request for verification of citizenship and identity and you are not a citizen or national of the U.S., call the MassHealth Enrollment Center (MEC) at 1-888-665-9993 (TTY: 1-888-665-9997 for people with partial or total hearing loss) and verify your immigration status.

Q: Do domestic abuse victims who are non-citizens need proof of immigration status?

A: Non-citizens who self-declare they are a victim of domestic abuse and no longer live with their abuser are not required to submit verification that they are a victim of domestic abuse or verification of their immigration status.

Tips for sending citizenship, identity and immigration documents

- Write the name, date of birth, and social security number (if issued) of the applicant or member on each document. Note any maiden names or changes in name.
- Make sure that all legal permanent resident cards (green cards), visas and employment authorization cards are readable and the picture of the person is clear. Put a piece of white paper behind the card before copying it. Make enlarged copies, circle the immigration status code, and highlight the status code on cards.

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Income Verifications

Q: How many pay stubs are needed to prove income? How recent do pay stubs have to be?

A: For proof of earned income, an applicant or member must submit the following:

- **two pay stubs**
 - must show **gross** earnings and number of hours worked (copies of checks are not acceptable because does not show gross income)
 - must be **recent** – no older than six (6) month old
 - **do not** have to be consecutive

OR

- **letter from employer**
 - must be dated – no older than six (6) months old
 - must be signed by employer
 - must show gross earnings and number of hours

Q: What is acceptable verification for an applicant or member who is self-employed?

A: If an applicant or member is self-employed, he or she must submit

- the most recent U.S. 1040 tax return and all appropriate schedules;
- a signed accounting of business income and expenses (profit and loss statement) for the past 12 months, signed by an accountant (or the applicant if there is no accountant); or
- if no federal 1040 tax return form has been filed, current business records showing form 1099, W-2, and other relevant documentation.

Q: Does an accountant's statement of profit and loss need to be on the accountant's letterhead?

A: No, a "profit and loss" statement does not need to be on an accountant's letterhead.

Q: How is seasonal income calculated? What documentation is the applicant/member required to submit?

A: Seasonal income is calculated by dividing the annual gross income from the most current U.S. tax return by 12 to get the monthly gross income. You should check the "seasonal" box in the "Working" section of the application and you **must** send the most current U.S. tax return.

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If the individual sends only copies of pay stubs or a letter from employer for income proof, the income will be calculated with the information provided on the documentation and will not be prorated over 12 months.

You must notify MassHealth when your seasonal employment ends.

Q: Can MassHealth verify my income directly with DOR? When will a match occur?

A: MassHealth may automatically verify an individual's earned income through a match with the Massachusetts Department of Revenue. If the reported income on an ERV is not within 5% (more or less) of the DOR's files, a Request for Information (VC) notice will be sent requesting verification of income.

This match does not apply to new applicants. It is available at annual reviews only.

Q: How do I verify child support income? Is there a DOR match for this income?

A: Currently MassHealth does not match with the Massachusetts Department of Revenue (DOR) for verification of child support. Proof of child support may include the following:

- copy of recent child support check (dated within the last six months);
- statement from DOR;
- court documents;
- signed statement from absent parent ; or
- other supporting documentation.

Q: How do I report to MassHealth that I am unemployed?

A: If you are a new applicant, complete the "Not Working" section of the application. If you are receiving unemployment income, send a photocopy of the most recent unemployment stub or award letter. If you are currently on MassHealth or Commonwealth Care and you become unemployed, contact a MassHealth Enrollment Center at 1-888-665-9993 (TTY: 1-888-665-9997 for people with partial or total hearing loss) within ten days to report this change.

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Q: What should I submit if my employer will not provide documentation of income?

A: An individual should make every effort to get pay stubs or a letter from an employer. If an applicant or member cannot get other proof of income, he or she may submit a signed affidavit of income. The letter should be signed by the applicant or member and include the following information:

- current date;
- a statement that the individual cannot get any other proof of income;
- date of hire;
- gross income per month; and
- number of hours worked per month.

Note: This affidavit does **not** need to be notarized.

Q: How do I verify income from a temporary job?

A: Income from a “temp” job may be verified with pay stubs or a letter from the employer. This letter must state the date of hire, rate of pay, and hours worked. If an employer will not provide a letter, please see above.

Q: Can anyone verify income using a tax return, even if they are not self-employed or a seasonal worker?

A: The most recent U.S. tax return is acceptable for proof of income for any applicant or member. Pay stubs or a letter from an employer are the preferred form of income proof. They more accurately show the current circumstances.

Applicants or members who have W-2, form 1099, or self-employment income should send their most recent U.S. tax return with all supporting documents (a copy of W-2, form 1099, and any schedules). When determining eligibility, the annual income for the individual will be divided by 12 to determine monthly income.

Tips for submitting income verifications

- You do not need to send proof of Social Security income. MassHealth matches this information directly with the Social Security Administration (SSA).

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- Clearly write the following information on the pay stub (or on an attached page):
 - full name;
 - date of birth;
 - social security number;
 - how often the person is paid (weekly, biweekly, monthly);
 - average number of hours per week. If a person's pay stub doesn't identify the number of hours on it, include a letter from their employer (on company letterhead) that states the number of hours that he or she works; and
 - circle gross pay on each pay stub.

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Noticing

Q: What happens if I receive a duplicate notice or a notice that conflicts with a previously received notice?

A: If you have any questions about the status of a case, you should call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people with partial or total hearing loss).

All MassHealth notices include a date. Generally, the most recently dated notice reflects the current eligibility status of the case. Each MassHealth notice also has a “notice number.” This number is located in the upper middle section of the document (just below the address information). This notice number can be referenced when you call MassHealth with questions about a notice you have received.

If you are helping someone else, you can use My Account Page (MAP) to quickly look up notices.

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Eligibility Review (ERV) Forms

Q: When should I complete an ERV/MER?

A: Every member is due for a review after one year of eligibility. MassHealth will send an Eligibility Review (ERV) form or MassHealth Eligibility Review (MER) form. My Account Page (MAP) will also show when a member is due for renewal.

Q: Can you do an ERV/MER without getting the form from MassHealth? If you need to update your information before the review time comes, is that an ERV/MER or a different process?

A: MassHealth only sends an eligibility review (ERV or MER) when an individual is due for their annual review. Members should contact a MassHealth Enrollment Center at 1-888-665-9993 (TTY: 1-888-665-9997 for people with partial or total hearing loss) to report any changes that may affect eligibility **within 10 days of the change**. A review form is required to add new individuals (except for newborns) to a household.

Q: What are the deadlines for sending in an ERV/MER?

A Once a member receives an annual review notice, he or she has

- 45 days from the date on the notice to return the completed Eligibility Review (ERV) to MassHealth if the application was an MBR; or
- 30 days from the date of the notice to return the completed MassHealth Eligibility Review (MER) to MassHealth if the application was an SMBR.

If MassHealth does not get the form, benefits will end. The household will be sent a closing notice about 14 days before the benefit end date.

The ERV or MER form must be sent back within the time frame to make sure eligibility is not ended. If proofs are needed but not provided with the application, MassHealth will send a Request for Information (VC) notice asking for the proofs. The notice will tell by when the proofs must be received.

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Q: Do I need to update MassHealth when I move?

A: YES!!! It is critical to have a current address. If MassHealth mail is returned, the individual's benefits will end. Contact a MassHealth Enrollment Center at 1-888-665-9993 (TTY: 1-888-665-9997 for people with partial or total hearing loss) to report any changes, including address, within ten days of the change. (Note: If the person asking to change an address lives in a family where other people are also on MassHealth, make it clear who is moving. Unless you tell us who is and who is not moving, the address change will apply to the entire family.)

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Other Related Questions

Q: If an individual has a designee that has power of attorney, does MassHealth still require an Eligibility Representative Designation (ERD) form?

A: Yes, section III of the ERD form should be completed by the eligibility representative appointed by law. The eligibility representative must also attach a copy of the applicable legal documents to the ERD form.

Q: Is there someone who can assist me in completing a MassHealth Disability Supplement?

A: If you have any questions or need help with the disability supplement, you may contact a MassHealth eligibility worker at 1-888-665-9993 (TTY: 1-888-665-9997 for people with partial or total hearing loss). You may also call the DES Disability Supplement Hotline for help in filling out the supplement at 1-888-497-9890.