

## Quarterly Conference Call Notes

October 2, 2020

2:00pm-4:00pm

### VA MAP Client Enrollment Numbers

- Total Client Number - 4598
  - Direct MAP: 1665
  - MPAP: 815
  - HIMAP: 1431
  - ICAP: 687

### SFTP Folders & Information Sharing

- Please use the SFTP folders to send documents to VA MAP. Several agencies have access to these secured folders but have not used them for submission of documents.
- If your agency or staff at your agency needs access, please contact Cristina Gorman (864-7381).
- Please inform VA MAP if clients have switched medical providers or case management providers when that happens. It affects VA MAP's ability to communicate and coordinate client medication access and also our privacy practices and information sharing (If a client goes to VCU by our records but they switch to INOVA Juniper, we would still be sharing the client's information of PHI and PII with VCU).

### Shipping Medications to Home

*Please review the procedure, form, and slide deck that is posted to the VA MAP website.*

### Medication Access Hotline & Messages

- VA MAP still has limited staffing and most are working remotely due to the COVID-19 pandemic.
- When calling the medication access hotline, please leave only one detailed message. Leaving multiple messages leads to several staff members working on the same issue.
- Remind your staff to check their phone messages for responses from a VA MAP team member before reporting their calls have not been returned.
- Direct calls to supervisors should not be done to circumvent calling the hotline. Call supervisors for true emergencies or valid concerns with not receiving returned calls.

### Rebate & Refund Checks

- Clients are receiving rebate checks from insurance carriers related to their 2019 health coverage.
- These rebates are directly tied to the overpayment of premiums paid to the insurance companies by VA MAP. Clients should not cash or keep these checks.
- Please remind clients and staff at your agencies to send these all rebate and refund checks to VDH.
- Address: Virginia Department of Health, 1<sup>st</sup> floor, 109 Governor Street, Richmond, VA 23219.

## VA MAP Eligibility & Applications

- As a reminder, please remember to submit legible documents with the application. VA MAP is receiving unreadable documents and incomplete applications, which will cause delays in processing these documents.
- Clients MUST inform VA MAP when they have other types of insurance including Tricare, Medicaid and Medicare. These clients need to transition into the appropriate VA MAP subprogram.
- VA MAP is receiving a large number of new applications or recertifications for individuals that have Medicaid. If possible, please verify in the DMAS portal if the individual has Medicaid before completing a VA MAP application since this will result in a denial.

## Overall Open Enrollment Items

- Remind clients to gather all documents they will need for enrollment (proof of income, list of medications, list of medical providers, other documents pertinent to that coverage option)
- Medicaid update: Please check the Cover Virginia website ([coverva.org](http://coverva.org)) for updates on Medicaid's response to COVID-19, in relation to recipient coverage.
  - Medicaid has instituted an emergency provision that allows Medicaid recipients to keep their coverage even if they do not complete the annual renewal or no longer qualify (i.e., ineligible due income change).
- Medicaid eligible clients should apply for Medicaid. Benalytics (855-483-4647) is available to assist with the enrollment process.
  - Apply by using the website [commonhelp.virginia.gov](http://commonhelp.virginia.gov) or calling Cover Virginia (855-242-8282).
  - Medicaid determination letters or documents (i.e., POI – proof of income) showing the client is not eligible for Medicaid are due by **October 30, 2020**.
  - Cross-matching data from Benalytics and sub-recipients to determine where the focus needs be for Medicaid enrollment. Someone from VA MAP may reach out to your agency to verify information on clients.
- Assess clients for eligibility for insurance coverages (Medicare, Medicaid, employer coverage, ACA). You may need to ask additional questions. If they are able to be in some type of insurance during this COVID emergency, that would be most beneficial for clients.
  - Is there a COBRA option available?
  - Is the client eligible or already have Medicare?
  - Is the client eligible for Medicaid?
  - Is the client eligible for an SEP with the Marketplace?
- Please be mindful of HRSA's payer of last resort requirement. Contact VA MAP if there are questions (855-362-0658).
- The deadline dates have passed for submission of your agencies enrollment appointments. Any client not reported as having an appointment has been given to Benalytics for enrollment outreach.
- Open enrollment calls/check-ins: **November 10, November 24, December 8**
- DMAS, Federal Marketplace, and insurance carriers are all separate entities that do not share all participant information in their systems with each other or with VDH. Please do not assume we

have information about the client. We rely on the entities and the clients to share the info with VDH.

## **Medicare Clients Open Enrollment -- October 15-December 7**

- All clients currently in MPAP must provide an update on their Medicare prescription drug plan after open enrollment, regardless of whether plans were changed or not and regardless of which assistance category they are in.
- For “Premium & Copay Assistance”, VA MAP will need a) 2021 premium billing statement or coupon booklet and b) copy of the Medicare prescription drug card.
- For “Copay Only Assistance”, VA MAP will need a) copy of Medicare prescription drug card.
- Clients should begin receiving their 2021 billing statements and prescription drug card (if new or changing plans) in late December 2020.
- Deadline for submission of Medicare documents is **February 1**. After this date, Ramsell cards will be suspended pending receipt of updated information.
- Benalytics can assist clients with enrolling into or changing their Medicare prescription drug plan (855-483-4647).
- Clients enrolled in only Medicare Part A or only Part B, can enroll into a Part D prescription drug. They do not have to be enrolled in both A & B, but we highly encourage clients to enroll into both when they are eligible to prevent the costly penalties.
- Clients must be enrolled in Part A and Part B if they want to enroll in a Part C plan (i.e., Medicare Advantage plans with prescription coverage).
- Medicare.gov is a great resource for understanding Medicare options and coverages, including assistance in paying Part A and Part B premiums (i.e., Medicare Savings Program).
- Other tips/helpful information;
  - VA MAP does not pay for Part B or supplemental plan (Part F) premiums.
  - Clients must stop any active auto-deductions of premiums for their Medicare prescription drug plans, if they want VA MAP to pay the drug plan premium.

## **ACA Open Enrollment – November 1-December 15**

- Final review of plan options next week. May have eight carrier options.
- Eligible clients must go back to the Marketplace and update their information.
- Affordability of employer coverage is determined by the Marketplace. Enrollment assisters and/or clients cannot make this determination.
- Tax credit: full amount must be applied to the premium.
  - Clients that lose their tax credit need to notify VDH. A lack of a timely notification can result in underpayment and if the coverage is lost, a reinstatement can be a difficult process.
  - Please Note: loss of tax credit is often associated with clients not submitting requested documentation, so please encourage clients to comply with Marketplace requests.
- Items VA MAP will need:
  - Insurance Enrollment Worksheet (send as Word document),
  - Proof of Income - current 30 days (send as PDF or other)

- Other supporting Marketplace documents (helpful, but optional)
- Insurance billing statement (send when received)
- Medicaid denial letter, if applicable
- Upload documents to SFTP folder (preferred method) or fax. Do not mix client documents in uploads (one upload per client).
  - Send all documents together or use PQAT coversheet if sent separately (on website).
- Deadline for submitting enrollment documents: **December 18** (exception: billing statement)
- VA MAP relies on information received from enrollment assisters to be accurate for each client enrollment.
- VA MAP can only pay for an individual plan. VDH cannot pay for a family plan unless all family members are enrolled in VA MAP.

## IMPORTANT DATES

- **Medicare Open Enrollment:** October 15 - December 7
- **ACA Open Enrollment:** November 1 - December 15
- **ACA Enrollment Document Submission:** December 18
- **Medicare Document Related Submission:** February 1
- **Open Enrollment Calls:** November 10, November 24, December 8

(Delays in document submission may result in a missed payment or underpayment and/or loss of coverage)

Closing Remarks: Thank you for your hard work and preparation for 2021 health coverage open enrollment. Please reach out your clients and set those appointments up. Please continue to collaborate with VDH and Benalytics if you are having difficulties reaching clients who need to be enrolled into health coverage. Please remember that the information we have is the information we get. Insurance companies will not share with us if client changed coverage, they will not mail bills directly to us, and they will not let us know if the client has a change in contact information. If you are unsure about anything, call the hotline (855-362-0658) and leave a message. We will get back to you.

## Question and Answer period

1. Are all clients in MPAP eligible to have their Part D premium paid by VA MAP?

Answer: Yes, VA MAP can pay the premium. There can not be any auto-deductions on the client's account paying for the Part D premium (i.e., social security deductions, bank or credit card deductions, etc...).

2. Can instructions be provided on how to use the SFTP folders?

Answer: Contact Cristina Gorman (864-7381) for assistance on using the secured folders

3. If clients are documented, should we send VA MAP their names or should we take the clients through the Medicaid application process anyway?

Answer: Verify the client does not meet any legal status for enrollment into Medicaid (check the DMAS manual). Verify the client does not meet any legal status for enrollment into ACA plans (check

the healthcare.gov website). If the client can not be enrolled in either coverage option, the agency can submit a specific attestation on agency letterhead explaining why the client does not meet the criteria for either coverage.

4. If the Marketplace determines that a client can afford health insurance offered by his/her employer, the client will need to wait until the employer's open enrollment period to apply for coverage. How will the client access coverage during this lapse in time

Answer: If the client is not eligible for/or have other coverage like Medicaid or Medicare, the client should enrolled into an ACA plan. Contact the Marketplace for assistance in these situations.

5. What is considered acceptable proof of income?

Answer: Documentation, like paystubs, showing income within the last 30 days.