FAQ:

**MassHealth:**

1. **Will I be fined for not having health insurance?**

* Massachusetts law requires that all residents have health insurance, and you may face tax penalties if you are uninsured or your insurance coverage does not meet state coverage standards. For more information on the penalty you can contact the Department of Revenue (DOR) at**800-392-6089.**

1. **When should I report a change?**

* You should report changes to your information as soon as possible, but no later than 10 days from the date of the change. This includes any change to your income, address, phone number, family size, disability, job, or other health insurance.

1. **What if I have no changes to report to my renewal?**

* Even if you have no changes to report, make sure all the information on your renewal form is correct. Submit it on or before the due date by going online, calling MassHealth Customer Service, by mail, or [**schedule an appointment with a MassHealth representative**](https://www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative).

1. **Can I just update my information instead of completing my MassHealth renewal?**

* No. You must submit the entire renewal application online, by phone, in person, or by mail or fax.

1. **What is the MassHealth Eligibility Redetermination process?**

* Starting April 1, 2023, all current MassHealth members will need to renew their health coverage to ensure they still qualify for their current benefit.
* In March 2020, the federal government declared a public health emergency (PHE) due to the COVID-19 pandemic. MassHealth protected members’ MassHealth coverage ending during the COVID-19 emergency.
* The federal government has ended the PHE, so MassHealth will return to its standard annual eligibility renewal processes. The process is called ‘MassHealth Eligibility Redetermination’.

1. **What do I need to do to avoid losing my health insurance coverage?**

* Update your contact information. Your address, phone number, and email should be up to date.
* Report any household changes. These include a new job, address, changes to your income, disability status, or pregnancy.
* Create an MA Login Account at Mass.gov/MassHealthLogin. If you are under 65, it’s the fastest way to renew or update information for MassHealth and Health Con­nector.
* Look out for BLUE mail from MassHealth. MassHealth will mail renewal forms in a BLUE envelope that will require your action. Look out for all mail and act promptly.

**CRI (HDAP)**

1. **What services does HDAP cover?**
   * HDAP typically provides extensive coverage for HIV medications and may support premiums for health insurance plans​.
2. **How does HDAP coordinate with other health coverage programs?**
   * HDAP works as a payer of last resort, coordinating payments after other health insurance options have been exhausted to cover costs like copayments and deductibles​.

**NH Care/ADAP**

1. **How do I apply to the NH CARE Program?**

* If you are new to the NH CARE Program, contact us at 603-271-4502 during business hours, Monday-Friday, 8:00am - 4:30pm. You will be referred to a case management agency that will assist you in coordinating your NH CARE Program enrollment.

1. **How long will it take to approve my application?**

* The enrollment process may take up to two weeks. You will receive your enrollment card within two weeks of approval.

1. **How long is the enrollment period?**

* The enrollment period is six months. To avoid a lapse in coverage, a new application must be received two weeks prior to your enrollment end date. There is no grace period for late enrollments. Services are not covered during a lapse of enrollment.

1. **Will the NH CARE Program pay my insurance premiums and copays?**

* Yes. Premiums for private insurance\*, Medicare Part D, and COBRA can be paid if you are taking HIV medications and your coverage is a cost savings to the Program. We will need an invoice or statement to make payments. The NH CARE Program will also cover copays for prescription drugs. *\*Some exclusions apply*

1. **Are all prescription medications covered?**

* Yes, with some exclusions. The NH CARE Program follows the Medicaid Preferred Drug List (PDL) and has a list of excluded items. Both the PDL and the list of excluded medications may be found at the NH AIDS Drug Assistance Program (ADAP) website: <https://nhadap.magellanmedicaid.com/>

**Medicare**

1. **When do I need to enroll in Medicare?**
   * You should enroll during the Initial Enrollment Period, which starts three months before you turn 65 and ends three months after the month you turn 65. If you are already receiving Social Security or Railroad Retirement Board benefits, you will be automatically enrolled in Medicare Parts A and B​.
2. **Do I need to renew my Medicare coverage every year?**
   * Original Medicare coverage is automatically renewed each year as long as you remain eligible and pay any necessary premiums. However, if you have a Medicare Advantage plan or a Medicare Part D plan, you should review and renew your plan during the Open Enrollment Period each year.
3. **What happens if I move to a new state?**
   * If you move, you will need to notify Social Security to update your address. Your Original Medicare benefits will remain the same, but if you have a Medicare Advantage or a Medigap policy, you might need to choose a new plan that is available in your new state.
4. **Does Medicare automatically cover prescription medications?**
   * Original Medicare does not cover most prescription drugs. To get coverage, you need to enroll in a Medicare Part D plan or have a Medicare Advantage plan that includes drug coverage. If you do not enroll in Part D when you are first eligible, you might pay a late enrollment penalty unless you have other creditable drug coverage​.
5. **How can I get help with Medicare costs if I have limited income?**
   * If you have limited income and resources, you may qualify for the Medicare Savings Program, which can help pay your premiums, deductibles, and other out-of-pocket costs. Additionally, the Extra Help program can help with the costs of Medicare prescription drug coverage​.