

Issue 88: INSIDER’S EDGE: Last Minute Tips

Open enrollment is almost here!!!

In a few short days, assistance workers across the state can access the new Maryland Health Connection system at www.marylandhealthconnection.gov. By now, you should have received hands-on training and guides for using the system. This issue is by no means comprehensive and we’ll cover many more details on the application process and notices in the coming weeks. Until then, here are a few quick tips to help you get started on opening day:

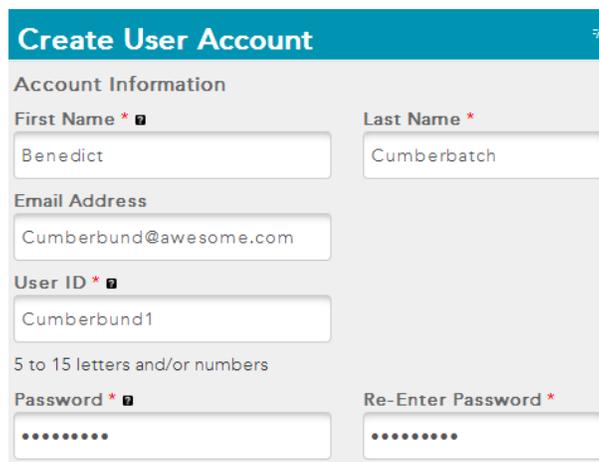
Browsers Basics

When you use the Maryland Health Connection Web site, start things off right by using a preferred browser:

- Google Chrome or
- Internet Explorer version 10 or higher.

Creating An Account

When a consumer creates their account, they will be asked to enter the First and Last name of the Primary Applicant. To keep things simple, always use Title Case (e.g. **B**en **C**umberbatch or **S**ophie **H**unter **not** ben cumberbatch or sophie hunter).



The screenshot shows a web form titled "Create User Account". The form is divided into several sections:

- Account Information**:
 - First Name ***: Input field containing "Benedict".
 - Last Name ***: Input field containing "Cumberbatch".
- Email Address**: Input field containing "Cumberbund@awesome.com".
- User ID ***: Input field containing "Cumberbund1". Below this field is a note: "5 to 15 letters and/or numbers".
- Password ***: Input field with masked characters (dots).
- Re-Enter Password ***: Input field with masked characters (dots).

When the consumer signs the application electronically, their signature must match the Primary Applicant’s First Name and Last Name name exactly. Time to sign but can’t remember how a consumer’s name was entered? Scroll up to the top of the page, their account name will be visible at the top right.

Password Problems

When creating their account, consumers need to create a password and answer four security questions. The good news? Consumers can reset their own password via the Consumer Portal Home Page. Consumers just need to answer their security questions. User IDs can be retrieved through the system if

the consumer provided an e-mail address when they created their account. Consumers without an e-mail address can retrieve their User ID by contacting the Call Center at (855) 642-8572 (TTY (855) 642-8573).

Users with access to the Worker Portal can reset a consumer's password by following these simple steps. From the Account Home Page:

1. Go to the User Search Tab.
2. Search for the consumer.
3. Click the small magnifying glass under "View Details" to the right of the correct consumer's record to open the User Details.
4. Click on the user name in the "Login User ID" column to reset the consumer's password.

Person ID	Login User ID	Application ID	Role	Type	Notice Search
33431	pmetzger	15232	Individual	NA	View

User Password/Account Credentials

New Password: *

Re-Type New Password: *

9 to 15 characters with at least one number, one uppercase letter, one lowercase letter, and one special character (i.e. !, #, %)

Reset Password

5. Enter a new password. *Note:* You cannot use any of the 6 previously used passwords.
6. Click the "Reset Password" button. You will see a message indicating the update was successful.

Searching for an Account: Always Use a Social Security Number

Most consumers will be able to complete their application using the Consumer Portal. However, in some cases a consumer will need help from an assistance worker with access to the Worker Portal. When using the Worker Portal, always search for the consumer's account based on the primary applicant's social security number (SSN) if it is available. If not available, use another household member's SSN to search. Searching for the account based on SSN will reduce the potential for the creation of duplicate accounts in the system.

Applying for Coverage: A Couple of Quirks

There are a couple of questions that might trip consumers up along the way. Keep an eye out for these items as you work with applicants.

- **Getting Help**

The system will ask consumers if they want to get help paying for health coverage. To have eligibility determined for Medicaid, advanced premium tax credits (APTC) and cost-sharing reductions (CSR), the answer to this question should always be **YES!**

Help with Health Care Costs

Do you want to find out if you can get help paying for health coverage?

Yes No

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- **Disability Status—Not So Fast!**

Individuals who wish to qualify for Medicaid on the basis of being aged, blind, or disabled, or because they need long-term care or have Medicare **cannot** qualify for benefits using Maryland Health Connection.

Consumers may be surprised to see the disability status question below in the system. This question is used to assist in determining which individuals over the age of 26 are eligible to remain enrolled in a tax filer's QHP (if otherwise eligible to enroll in a QHP). This question is **not** used to determine eligibility for Medicaid due to a disability.

Disability Status

Do any members of your household have a physical disability or mental health condition that limits their ability to work, attend school or take care of their daily needs?

Yes No

[< Back](#) [Save & Exit](#) [Next >](#)

- **Retroactive Medicaid**

Consumers can qualify for up to 3 months of retroactive Medicaid coverage using Maryland Health Connection. However, consumers must indicate they want to apply for retro when they submit their initial application. Consumers cannot go back and make this selection by editing their application once it has been submitted. Consumers who forget to check this box off and submit their application will need to contact the Call Center. Caseworkers should escalate these issues to the Helpdesk.

Prior Medical Expenses

Do you want help paying for any unpaid medical bills from the last 3 months?

Yes No

Was your income in each of the last three months equal to your current month's income?

Yes No

Please indicate the months in which your household income was different.

October

September

August

Enrolling in Coverage: Wait, Am I Finished?

Completing the application to get an eligibility determination and actually enrolling in coverage is a two-step process! Make sure consumers get through both steps.

Step One: Eligibility Determination

Once the consumer has filled out the entire application, they need to sign it electronically.

Your Signature Fields marked with * are required

Read and check the box next to each statement if you agree.

- I know that if Medicaid pays for a medical expense, any money I get from other health insurance or legal settlements will go to Medicaid in an amount equal to what Medicaid pays for the expense.*
- I know I'll be asked to cooperate with the agency that collects medical support from an absent parent. If I think that cooperating to collect medical support will harm me or my children, I can tell the agency and won't have to cooperate.*
- I know that I must tell the Maryland Health Connection if anything changes from what I included on this application. I can contact the Call Center at 1-855-642-8572 or visit MarylandHealthConnection.gov to report any changes.*
- I'm signing this application under penalty of perjury. This means I've provided true answers to all the questions on this form to the best of my knowledge. I understand that the Maryland Health Connection will use data from other State and Federal sources to determine eligibility. I know that if I'm not truthful, there may be a penalty.*

Signature Today's Date

After submitting their signature, consumers will receive an eligibility determination indicating the program(s) they are eligible for:

- Medicaid
- Retro Medicaid
- Qualified Health Plans with Financial Assistance
- Qualified Health Plans without Financial Assistance

Each individual household member's eligibility determination will be listed separately. Information on any outstanding verifications will also be provided.

Step Two: Enrollment

To actually enroll in coverage, the consumer must select the checkbox next to the program in which they would like to enroll from the eligibility determination list, click "Proceed to Enrollment", and follow the system prompts. Simply reaching the eligibility determination screen **will not** enroll the individual in coverage.

Consumers can select a Qualified Health Plan (QHP) using Maryland Health Connection. Individuals who qualify for Medicaid will receive an enrollment packet in the mail with information on selecting a HealthChoice Managed Care Organization (MCO).

- Remember, consumers whose information cannot be verified against the Federal Hub may need to submit additional documentation. Consumers who qualify for Medicaid but have outstanding verifications will be granted 90 days of temporary eligibility on a fee-for-service basis (FFS). Check out last week's issue, *Issue 87: INSIDER'S EDGE: Outstanding Verifications—Then v. Now*, for more information.

Best of luck everyone! See you next week!!