

MassHealth Small Business Employee Premium Assistance

Who is eligible

MassHealth offers premium assistance to uninsured adults with income between 133% and 300% of the federal poverty level who work for small employers, and are ineligible for any other MassHealth coverage type. These individuals must be ineligible to get premium tax credits through the Health Connector because they have access to qualifying employer-sponsored insurance.

Eligibility requirements

You may be eligible to get MassHealth Small Business Employee Premium Assistance if you are a resident of Massachusetts and

- ◆ are a citizen or qualified noncitizen,
- ◆ are aged 19 or older,
- ◆ have income greater than 133%, but no more than 300% of the federal poverty level,
- ◆ are ineligible for any other MassHealth coverage type,
- ◆ are ineligible to get premium tax credits through the Health Connector because you have access to employer-sponsored insurance that is considered affordable (meets the Minimum Essential Coverage (MEC) requirements under section 1401 of the Patient Protection and Affordable Care Act (ACA)),
- ◆ work for an employer with 50 or fewer full-time employees,
- ◆ have an offer of employer-sponsored insurance for which your premium contribution is greater than the state's affordability schedule, but the cost of an individual plan is less than 9.5% of your household income, and
- ◆ have not enrolled in your employer's insurance in the six months before the date of application or, in 2014 only, are a former Insurance Partnership member.

Enrollment cap

MassHealth may limit the number of individuals who can be enrolled in Small Business Employee Premium Assistance. When MassHealth sets such a limit, applicants will be placed on a waiting list when their eligibility has been determined. When MassHealth is able to open enrollment for Small Business Employee Premium Assistance, MassHealth will process the applications in the order they were placed on the waiting list.

To find out more about the MassHealth Small Business Employee-Premium Assistance, see the regulations at 130 CMR 505.000.

MassHealth Limited

This coverage type provides emergency health services to people who, under federal law, have an immigration status that keeps them from getting more services. (See pages 36-39 for the U.S. citizenship and immigration rules.)

Who can get benefits

You may be able to get MassHealth Limited if you are a resident of Massachusetts and are

- ◆ pregnant, or
- ◆ younger than age 19, or
- ◆ a young adult aged 19 or 20, or
- ◆ an adult aged 21-64, or
- ◆ a parent living with your children younger than age 19*, or
- ◆ an adult caretaker relative living with children younger than age 19 to whom you are related and for whom you are the primary caretaker when neither parent is living in the home*, or
- ◆ disabled according to the standards set by federal and state law. This means you have a mental or physical condition that limits or keeps you from working for at least 12 months. MassHealth decides if you meet the disability standards.

* These benefits are also available for parents and caretaker relatives who are aged 65 or older.

Income standards

For information about income, see pages 26-28, Modified Adjusted Gross Income (MAGI). See the chart on page 28 for the federal poverty levels.

For pregnant women and children younger than age one

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 200% of the federal poverty level. If you are pregnant, your unborn child (or children) is counted in your household size, so there are at least two people in your household.

Children younger than age one who meet these standards may also get services through the Children's Medical Security Plan. (See page 18.)

For children younger than age one through 18

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 150% of the federal poverty level. These children may also get services through the Children's Medical Security Plan. (See page 18.)