

# Health Safety Net (HSN) 2015 Rules

**The Health Safety Net rules that have been in effect since 2015 will change on June 1, 2016. The following rules are in effect until June 1, 2016.**

The Health Safety Net (HSN) pays Massachusetts acute hospitals and community health centers for certain health care services provided to low-income patients (Massachusetts residents with household income at or below 400% of the federal poverty level). Eligibility for the Health Safety Net is determined by MassHealth.

## ✕ Who can get benefits

The Health Safety Net may be able to pay for certain services you receive from an acute hospital or a community health center if you are a resident of Massachusetts and you are uninsured or underinsured (your health insurance does not cover all medically necessary services).

## ✕ Income standards

You must give us proof of your MAGI income for every person in your household. The Health Safety Net covers individuals with household MAGI at or below 400% of the federal poverty level. If your MAGI income is above 200% and at or below 400%, an annual deductible based on income may apply. The deductible is a certain amount of health care costs you are responsible for. Both paid and unpaid bills can count towards your deductible. Only services that the Health Safety Net can pay for will count towards your deductible. Private doctor and private lab or radiology bills do not count towards the deductible, even if you get these services in a hospital. Ask your provider which bills can count towards your deductible.

## ✕ Covered services

For the Health Safety Net, services must be provided by a Massachusetts acute hospital or community health center. The Health Safety Net will generally pay for the same services that are covered by MassHealth Standard. The Health Safety Net pays for some pharmacy services, but you must fill your prescription at a pharmacy associated with the doctor who wrote your prescription. There may be some limits, so you should always check with a provider to see if they offer the service. You may be charged copays and deductibles.

## Some of the services not covered

Some noncovered services are listed below. You should check with your provider to find out the full list of what is and is not covered.

- ◆ Physicians who are not employed by the hospital, even if they work at the hospital
- ◆ Ambulance services
- ◆ Lab charges that are not billed by a Massachusetts acute care hospital or community health center
- ◆ Radiology services that are not billed by a Massachusetts acute care hospital or community health center
- ◆ Durable medical equipment, except for crutches and canes provided during a medical visit
- ◆ Nonmedical services (social, educational, vocational)
- ◆ Nonmedically necessary services
- ◆ Experimental or unproven services

*A more detailed description of the services covered and any limitations can be found in the Health Safety Net regulations at 101 CMR 613.000.*

## ✕ Coverage begins

If you are eligible, your Health Safety Net eligibility may begin up to six months before the date MassHealth gets your application, if we get all the needed information within 90 days. Ask your provider if you have retroactive Health Safety Net eligibility.

## ✕ Deductible income standard

If your MAGI income is above 200% of the federal poverty level, you may be responsible for a deductible. A Health Safety Net deductible is calculated as 40% of the difference between the lowest MAGI in your Premium Billing Family Group and 200% of the federal poverty level.

## ✕ Grievance process

Patients may request that the Health Safety Net conduct a review of an eligibility determination, or of provider compliance with the Health Safety Net regulation. To file a grievance with the HSN, send a letter to:

Health Safety Net Office  
Attn.: HSN Grievances  
100 Hancock Street, 6th floor  
Quincy, MA 02171.

The letter should include your name and address, and, if possible, information about the situation, the reason for the grievance, the provider's name (if a provider is involved), and any other relevant information. Questions about filing a grievance should be directed to the HSN Help Line at 1-877-910-2100.