Need help with health care coverage?

Even if you work or have private health insurance, you may be able to get help such as:

- Free health care
- Low-cost health care
- Help paying for your health insurance premiums
- Tax credits to help offset the cost of your health insurance
What can MassHealth do for you?

MassHealth is a state and federal program that provides health care benefits to Massachusetts residents with low and moderate incomes. MassHealth offers a broad range of health care services by paying for part or all of a MassHealth member’s health insurance, or by paying medical providers for their services to MassHealth members. MassHealth covers doctor visits, prescription drugs, hospital stays, and many other important services.

Who can get MassHealth?

MassHealth offers benefits to people who meet eligibility requirements. We look at your family size and income to decide if you or your family can get MassHealth. If you are aged 65 or older, or in need of long-term care services, we also count some of your assets. Even if you or your family already has other health insurance, you may qualify if your family’s income is low or moderate.

If your income is too high to get MassHealth, you may qualify for help paying for your insurance through a Health Connector Plan.
What can the Massachusetts Health Connector do for you?

The Massachusetts Health Connector (the Health Connector) provides access to health and dental insurance plans for individuals, families, and small businesses. The Health Connector can help you shop for and enroll in insurance plans from leading health insurers in the state.

The Health Connector offers plans that provide full health benefits, including visits to the doctor or hospital and prescriptions. You can choose from a variety of plans with different premiums, copays, deductibles, doctors, and hospitals.

You may qualify to buy a low-cost insurance plan (ConnectorCare plan) and get additional savings from the federal or state government (premium tax credits) through the Health Connector.

Premium tax credits are a way to lower the cost of your insurance premiums. If you are eligible, the amount of your tax credit depends on your household size and income.
Who can get help from the Health Connector?

In general, you can qualify to buy a health and/or dental plan through the Health Connector if you meet all of the following conditions:

- You are a resident of Massachusetts;
- You are a US citizen, a US national, or a lawfully present immigrant in the United States; and
- You are not in prison.

In order to qualify for help paying for your plan, you have to meet certain income standards:

- You have income that is less than 400% of the Federal Poverty Level; and
- You do not qualify for Minimum Essential Coverage such as Medicare, MassHealth, or affordable employer-sponsored insurance that meets the minimum value.
What other health care programs are available?

MassHealth will determine if you qualify for other insurance affordability programs, including the Children’s Medical Security Plan and the Health Safety Net.

• The Children’s Medical Security Plan is a program that provides preventive health care coverage for uninsured children aged 18 or younger, regardless of income. You may have to pay a monthly premium (fee).

• The Health Safety Net pays hospitals and community health centers for certain services provided to low-income patients.
How do you apply?

To apply for MassHealth, the Children’s Medical Security Plan, a Health Connector Plan with help paying costs, or the Health Safety Net, you must fill out either a Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3), or a Senior Medical Benefits Request (SACA-2). There are several ways to complete an application:

• Apply online at MAhealthconnector.org;

• Visit a hospital or community health center for help with submitting your application;

• Call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) to obtain a paper application to fill out, or to complete the application process over the phone;
• Drop in to one of MassHealth’s local offices anytime from 8:45 a.m.–5:00 p.m., Monday–Friday.

333 Bridge St.  45-47 Spruce St.
Springfield, MA 01103  Chelsea, MA 02150

367 East St.  21 Spring St., Suite 4
Tewksbury, MA 01876  Taunton, MA 02780

Translation services and special accommodations for individuals with disabilities can be arranged.

We will attempt to match your information with federal and state databases. If those matches are not successful, you will have to provide proof of your Massachusetts residency, income, citizenship/national status, immigration status, and identity. If you are applying only for MassHealth Limited, the Children’s Medical Security Plan, or the Health Safety Net, you do not have to provide proof of your immigration status.

Once all of your information and verifications are collected, we will decide if you can get MassHealth, a Health Connector Plan, the Children’s Medical Security Plan, or the Health Safety Net. If you are eligible for assistance, you will get the most complete health care coverage the law allows.
Income Levels for MassHealth and the Health Safety Net

You may qualify for benefits or financial assistance if your monthly income is less than the amounts listed below.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Maximum Monthly Income (400% Federal Poverty Level)</th>
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<tbody>
<tr>
<td>1</td>
<td>$3,924</td>
</tr>
<tr>
<td>2</td>
<td>$5,310</td>
</tr>
<tr>
<td>3</td>
<td>$6,697</td>
</tr>
<tr>
<td>4</td>
<td>$8,084</td>
</tr>
<tr>
<td>5</td>
<td>$9,470</td>
</tr>
</tbody>
</table>

NOTE: the above income levels became effective March 1, 2015. These amounts are before taxes and deductions, except for pre-tax deductions such as health insurance premiums or contributions to a dependent care account. The table will be updated annually as new Federal Poverty Levels are calculated.
We use Modified Adjusted Gross Income (MAGI) to determine your eligibility. MAGI is income reported on line 22 on the personal 1040 income tax return, after the deductions from lines 23-35 have been subtracted. Tax-exempt interest and foreign-earned income exclusions are then added back in.

You do not have to file an income tax return to be eligible for MassHealth, the Children’s Medical Security Plan, or the Health Safety Net.

Your income includes the money you earn from working or being self-employed, and other money you receive, such as unemployment benefits and pensions. If you have expenses that can be deducted from your income on your tax return, such as alimony paid and IRA contributions, we will subtract them from your income.

Income that is considered not countable for MAGI is lump sum income (except in the month received), scholarships, awards or fellowship grants used for educational purposes and not for living expenses, and certain American Indian/Alaska Native distributions.
You may have to meet requirements in addition to the income limits. If you are pregnant, we count your unborn child(ren) toward your family size. Under special circumstances, you may still get benefits even if your income is higher than the amounts above. In some cases, you may have to pay a monthly premium (fee) or copays or both. Submit an application to find out your eligibility.

**Do you have questions?**

For more information, visit our website at MAhealthconnector.org, or call us at one of the phone numbers on the next page.