SENIOR GUIDE TO HEALTH CARE COVERAGE

This guide is for seniors and for persons of any age needing long-term-care services.

COMMONWEALTH OF MASSACHUSETTS
Executive Office of Health and Human Services
MassHealth | Massachusetts Health Connector
MassHealth Disability Accommodation Ombudsman

MassHealth has an ombudsman to help members and applicants with disabilities get the accommodations they need. This office can also provide personal assistance by explaining MassHealth processes and requirements, and helping you fill out forms over the telephone. People who are deaf, hard of hearing, or speech disabled can call on VRS or by TTY. You can always get help in person at a MassHealth Enrollment Center (MEC).

MassHealth can provide personal assistance by telephone or e-mail and can provide some publications in the following formats:

• large print;
• electronic; and
• Braille.
MassHealth Disability Accommodation Ombudsman

100 Hancock Street, 6th floor
Quincy, MA 02171
masshealthhelp@ehs.state.ma.us
617-847-3468
TTY: 617-847-3788 (for people who are deaf, hard of hearing, or speech disabled)

Attention Non U.S. Citizens!

Important information you need to know about applying for MassHealth Limited and the Health Safety Net can be found on pages 15-16.
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INTRODUCTION

MassHealth, the Massachusetts Health Connector, and the Health Safety Net provide a wide range of medical and other benefits. These programs are authorized by state and federal law.

Senior Guide to Health Care Coverage: A guide for seniors and for persons of any age needing long-term-care services is for Massachusetts residents who:

• are aged 65 or older and living at home; or
• are any age and are in or are waiting to go into a long-term-care facility; or
• are eligible under certain programs to get long-term-care services to live at home; or
• are applying for Health Connector plans.

Note: If you are disabled and working 40 hours or more a month or you are currently working and have worked at least 240 hours in the six months immediately before the month of application, or if you are a parent or a caretaker relative* of children under the age of 19, or you are applying for certain disabled, immigrant children under the age of 19 who live in nursing homes or other long-
term-care facilities, this guide may not be for you. Call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) to find out if another booklet, the Member Booklet, is for you.

*A caretaker relative is an adult who is living with and related to the children under age 19, and who is the main caregiver of the children because neither parent of the children is in the home.

**Please keep this guide.**

It has important information you may want to look up after you apply for MassHealth and while you are a MassHealth member. It gives general information about:

- applying for MassHealth, ConnectorCare plans, or the Health Safety Net if you are a senior living at home,
- applying for MassHealth if you are in or are waiting to go into a long-term-care facility or need long-term-care services at home,
- eligibility rules including income and asset standards,
• U.S. citizen/national status and identity verification requirements*,

• immigration information for non U.S. citizens (See pages 113-126 for information about immigration status and eligibility for benefits.),

• the MassHealth coverage types,

• some of the services and benefits available under each coverage type,

• how to get MassHealth services and benefits,

• when your coverage begins,

* See pages 127-135 for a list of acceptable documents to prove U.S. citizenship/national status and identity.

• how accident and estate recovery rules affect you as a MassHealth member,

• real estate liens,

• your rights and responsibilities, and

• where to get help.

This guide is intended only as a handy reference and does not give complete information about the eligibility rules or benefits under MassHealth, ConnectorCare plans, and the Health Safety Net.
These details can be found in the MassHealth regulations at 130 CMR 515.000 through 522.000, 450.000, and 610.000, and the Health Safety Net regulations at 101 CMR 613.000.

The information in this guide reflects income standards in effect on March 1, 2013, and the rules effective on January 1, 2014.

What U.S. citizens/nationals need to know about applying for MassHealth and ConnectorCare Plans and premium tax credits


If you need to provide proofs, the most common forms of proofs for both U.S. citizenship/national status and identity are a U.S. passport, a Certificate of U.S. Citizenship, a Certificate of U.S. Naturalization, or a document issued by a federally recognized American Indian tribe.
showing membership or enrollment in, or affiliation with, this tribe. U.S. citizenship/national status may also be proved with a U.S. public birth certificate or a Report of Birth Abroad of a U.S. Citizen. Identity may also be proved with a state driver’s license containing the individual’s photo, a government-issued identity card containing the individual’s photo, or a U.S. military ID card. For more detailed information about proving citizenship and identity, see pages 127-135. We may be able to prove your identity through the Massachusetts Registry of Motor Vehicles records if you have a Massachusetts driver’s license or a Massachusetts ID card. Once you give us proof of your U.S. citizenship/national status and identity, you will not have to give us this proof again. You must give us proof of identity for all household members who are applying. Seniors and disabled persons who get or can get Medicare or Supplemental Security Income (SSI), or disabled persons who get Social Security Disability (SSDI) do not have to give proof of their U.S. citizenship/national status and identity. A child born to a mother who was getting MassHealth on the date of the child’s birth does not have to give proof of U.S. citizenship/national status and identity. (See
pages 127-135 for complete information about acceptable proofs.)

For help getting proofs, like a Massachusetts birth record or information about how to get a birth record from another state, please call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

What non U.S. citizens need to know about applying for MassHealth or ConnectorCare Plans and premium tax credits

To get the type of health care that gives the best coverage, or to get a ConnectorCare plan and premium tax credits, satisfactory immigration status for each household member who is applying must be proved.

We will perform information matches with federal and state agencies to prove immigration status. If electronic data sources are not able to prove an individual’s declared information, we will ask for additional documentation. We will send a Request for Information notice that will list all the required
proofs and the deadline for submitting them. Immigration status information is listed on pages 113-126, or go to the MassHealth Web site at www.mass.gov/masshealth.

What non U.S. citizens need to know about applying for MassHealth Limited and the Health Safety Net

Non U.S. citizens who are not eligible for an SSN or do not have documentation of their immigration status may still qualify for MassHealth Limited or the Health Safety Net. However, they do have to give us:

• proof of their income; and
• proof of identity to be eligible for the Health Safety Net.

Non U.S. citizens do not have to submit their immigration documents with the application if they are applying only for their children, but are not applying for any health coverage for themselves.

If individuals do not have pay stubs or tax records, they can prove what their income is in other ways, like giving us a signed statement from their employer containing the gross (before taxes and
Applications and the information on them will be kept confidential. This means that:

- names and addresses will not be sent to immigration enforcement officials; and
- we will not match information with other agencies if individuals do not have social security numbers.

What visitors need to know about applying

Individuals who are not Massachusetts residents are not eligible for MassHealth or other health care benefits that are funded by the Commonwealth of Massachusetts.

Note: For more information about the immigration laws and public benefits, see the list of advocacy organizations at the end of this guide. They can give confidential answers to your questions about the immigration laws. Your call and what you say will not be shared with anyone.
PART 1

APPLYING FOR MASSHEALTH OR THE HEALTH SAFETY NET—FOR SENIORS LIVING AT HOME INCLUDING PERSONS NEEDING LONG-TERM-CARE SERVICES WHILE LIVING AT HOME

Information about MassHealth or the Health Safety Net for Seniors Living at Home

Part I of this guide, “Applying for MassHealth or the Health Safety Net—for Seniors Living at Home Including Persons Needing Long-Term-Care Services While Living at Home,” gives general information about the MassHealth eligibility rules for persons who are aged 65 or older, live at home, and generally do not need long-term-care services. It also gives information about how to apply for MassHealth or the Health Safety Net. If you are not eligible for MassHealth, you may be eligible for the Health Safety Net, which has different eligibility rules. For more information
about the Health Safety Net, see pages 75-79 in this guide.

You may also qualify to buy a health and/or dental insurance plan through the Massachusetts Health Connector, if you meet the following requirements:

• you are a resident of Massachusetts,
• you are a U.S. citizen/national or are lawfully present in the United States, and
• you are not in prison.

If you are in or are waiting to go into a long-term-care facility, read Part 2 of this guide, “Applying for MassHealth—for Persons in or Waiting to Go into a Long-Term-Care Facility.”

General Eligibility Rules

To decide if you can get MassHealth, we look at your income and assets and, in some cases, your immigration status.

Residency

You must be a resident of Massachusetts to get any kind of health care coverage. This means you actually live in Massachusetts and are not temporarily visiting here.
An individual’s residency will be considered proven if the individual has self-declared to being a Massachusetts resident, and the residency has been confirmed by electronic data matching with federal or state agencies, or information services, or the individual has provided any of the following documents.

- A copy of the deed and record of the most recent mortgage payment (if the mortgage was paid in full, a copy of the property tax bill from the most recent year)
- A current utility bill or work order dated within the past 60 days
- A statement from a homeless shelter or homeless service provider
- School records (if school is private, additional documentation may be requested)
- Nursery school or day care records (if school is private, additional documentation may be requested)
- A Section 8 agreement
- A homeowner’s insurance agreement
- Proof of enrollment of custodial dependent in public school
• A copy of the lease AND record of the most recent rent payment
• If you cannot give us any of the documents listed above, you may submit an affidavit supporting residency signed under the pains and penalties of perjury.

Social Security Numbers
You must give us a social security number (SSN) or proof that one has been applied for for every household member who is applying, unless one of the following exceptions applies.

• You or any household member has a religious exemption as described in federal law.
• You or any household member is eligible only for a nonwork SSN.
• You or any household member is not eligible for an SSN.

Income Rules
MassHealth compares your monthly income before deductions to certain limits that are set by law. These limits are based on a percentage of the federal poverty level, and may increase each year. The income limits are included in the MassHealth
Income and Asset chart on pages 25-29. If you are married and live with your spouse, we count both of your incomes in deciding if you can get MassHealth.

To determine the amount of your income, we look at the amount of your social security, pension, and other nonwork-related income (before deduction of your Medicare premium, taxes, or other deductions).

If you have income from working, we allow certain deductions. (Generally, we count only about half of your monthly income from working before deductions.)

**Income Rules—the Deductible**

If your income is too high to get MassHealth Standard*, Family Assistance, or Limited, you will have a deductible. We can tell you how to get MassHealth by meeting your deductible.

The deductible is the total amount of your monthly income that is greater than MassHealth’s income limits over a six-month period.

To meet your deductible, you must have medical bills that equal or are greater than the amount of
your deductible. You may use medical bills for you and your spouse. MassHealth will not pay for these medical bills—they are your responsibility. Also, the bills you use cannot be for services that are covered by other insurance that you or your spouse may have.

*Also, see Part 3, “Special Income Eligibility Rules under MassHealth Standard for Persons Aged 65 or Older Needing Personal-Care-Attendant Services to Live at Home.”

**General Asset Rules**

MassHealth looks at the current value of any assets owned by you and compares them to the limits included in the MassHealth Income and Asset chart on pages 25-29. If you are married and live with your spouse, we count the value of assets owned by you and your spouse.

**Countable Assets**

Countable assets include, but are not limited to, the value of bank accounts, certificates of deposit, mutual funds, stocks and bonds, and the value of real property, except your home, if it meets eligibility requirements.
Noncountable Assets

Noncountable assets include:

• the home you live in if it is located in Massachusetts, unless you are getting long-term-care services in a long-term-care facility (see Part 2 of this guide)

Note: Although we do not count the value of your home, we may claim money from your estate after your death. For more information about estate recovery, see pages 103-105.

• one vehicle for each household

• life insurance policies for both you and your spouse if the total face value for each of you is $1,500 or less (Face value of term policies is not counted.)

• burial plots

• up to $1,500 per person for you and your spouse that is specifically set aside for funeral and burial expenses. This amount:
  • must be in separate, identifiable accounts; or
  • may be in the form of life insurance policies specifically set up for funeral and burial
expenses if the total face value for each of you is $1,500 or less.

- an irrevocable burial trust or prepaid irrevocable burial contract set up in reasonable amounts for future payment of funeral or burial expenses

U.S. Citizenship/National Status and Immigration Rules

MassHealth offers a wide range of medical benefits to U.S. citizens/nationals, lawfully present immigrants, and certain noncitizens who are not lawfully present who meet MassHealth income and asset standards. Undocumented noncitizens who meet these standards may be eligible only for payment of certain emergency services under MassHealth Limited.

Immigrants may not have to pay MassHealth back for medical services they get under MassHealth, except for estate and accident recovery, even if they later apply for U.S. citizenship. For more information about accident and estate recovery, see pages 101-105.

MassHealth will not give the Department of Homeland Security (DHS) any information about undocumented noncitizens who apply for
MassHealth programs.

For more information about MassHealth immigration rules, see the MassHealth regulations at 130 CMR 518.000.

MassHealth Income and Asset Chart

Eligibility Rules for Individuals

IF your monthly income is... at or below $978 ★◆▲

(See “Income Rules—the Deductible” on pages 21-22.)

AND your assets are at or below $2,000

AND you are a U.S. citizen/national, a lawfully present immigrant, or a certain noncitizen who is not lawfully present

Then you may be eligible for payment of a wide range of medical benefits under MassHealth Standard or Family Assistance

FILL OUT a Senior Application.
IF your monthly income is... at or below $978 ▲
AND your assets are at or below $7,080
AND you are eligible for Medicare
Then you may be eligible for payment of your nonprescription drug Medicare premiums, copays, and deductibles through MassHealth Senior Buy-In
FILL OUT a Senior Application.
IF your monthly income is... at or below $978 ▲
(See “Income Rules—the Deductible” on pages 21-22.)
AND your assets are at or below $2,000
AND you are an undocumented noncitizen (including foreign students, diplomats, or visitors)
Then you may be eligible for payment of certain emergency medical services under MassHealth Limited
FILL OUT a Senior Application.
IF your monthly income is... below $1,313 ▲

AND your assets are at or below $7,080

AND you are eligible for Medicare

Then you may be eligible for payment of your Medicare Part B premiums through MassHealth Buy-In

FILL OUT a MassHealth Buy-In Application.

Eligibility Rules for Married Couples Who Live Together

IF your monthly income is... at or below $1,313 ★◆▲ per couple

(See “Income Rules—the Deductible” on pages 21-22.)

AND your assets are at or below $3,000

AND you are a U.S. citizen/national, a lawfully present immigrant, or a certain noncitizen who is not lawfully present

Then you may be eligible for payment of a wide range of medical benefits under MassHealth Standard or Family Assistance

FILL OUT a Senior Application.
IF your monthly income is... at or below $1,313 ▲ per couple

AND your assets are at or below $10,620

AND you are eligible for Medicare

Then you may be eligible for payment of your nonprescription drug Medicare premiums, copays, and deductibles through MassHealth Senior Buy-In

FILL OUT a Senior Application.

IF your monthly income is... at or below $1,313 ▲ per couple

(See “Income Rules—the Deductible” on pages 21-22.)

AND your assets are at or below $3,000

AND you are an undocumented noncitizen (including foreign students, diplomats, or visitors)

Then you may be eligible for payment of certain emergency medical services under MassHealth Limited

FILL OUT a Senior Application.
IF your monthly income is... below $1,765 ▲ per couple

AND your assets are at or below $10,620

AND you are eligible for Medicare

Then you may be eligible for payment of your Medicare Part B premiums through MassHealth Buy-In

FILL OUT a MassHealth Buy-In Application.

The services or benefits that are available under the MassHealth coverage types—Standard, Family Assistance, Limited, Senior Buy-In, and Buy-In—are described in Part 8.

★ Even if your income is over this limit, you may still be eligible for MassHealth Standard if you lost your eligibility for Supplemental Security Income (SSI) because of an increase in your social security check.

◆ Even if your income is over this limit, you may still be eligible for MassHealth Standard if you are aged 65 or older and need personal care attendant services. See Part 3.

▲ This figure is in effect as of March 1, 2013.
Persons Living at Home Needing Long-Term-Care Services

People living at home (children as well as adults) who need more help than family members can give, may be able to get certain long-term-care services to help them live at home, instead of in a long-term-care facility. MassHealth offers three special programs that allow certain MassHealth Standard members to get these needed long-term-care services at home. These programs are called the Kaileigh Mulligan Program (Home Care for Disabled Children), PACE (Program of All-Inclusive Care for the Elderly), and Home-and Community-Based Services Waiver, and are briefly explained on the following pages.

Though these special programs are available under MassHealth Standard, each program has its own eligibility rules (including income and asset rules) that may be different from other MassHealth Standard eligibility rules.
Kaileigh Mulligan Program (Home Care for Disabled Children)

What it is and whom it is for

- Allows certain severely disabled children (under age 18) to live at home with their parent(s) and have MassHealth eligibility determined without counting the income and assets of their parent(s)

- Requires that the child’s medical needs be severe enough to need a level of care equal to that provided in a hospital or pediatric nursing facility, as determined by MassHealth’s Disability Evaluation Service*

- Covers payment for a wide range of medical and nursing care, and certain medical equipment and supplies for the child

- Requires that the cost to MassHealth for these services be not greater than what it would cost for the child to live in a hospital setting or nursing facility

- Sets up a link between the child’s family and the Department of Public Health’s case management services to follow the child’s care
*If the disabled child does not need this level of care, call a MassHealth Enrollment Center at 1-888-665-9993 (TTY: 1-888-665-9997 for people who are deaf, hard of hearing, or speech disabled) to find out about other MassHealth programs.

**How and where to apply**

- Generally, referrals are made by Department of Public Health case managers or by the child’s hospital social worker (who can give you a Senior Application and help you apply for this program). OR
- Call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) for a Senior Application, and for more information about this program.

**PACE (Program of All-Inclusive Care for the Elderly) also called Elder Service Plan (ESP)**

**What it is and whom it is for**

PACE is a program that provides comprehensive medical and social services to frail people so that they can live in their communities instead of in nursing homes.
A team of health professionals does an assessment of each participant’s needs, and develops a plan of total care. Services are usually provided in a PACE center, but may be given in the participant’s home or other facility.

PACE is for people who:

• are aged 55 or older,

• live in the service area of a PACE organization,

• are able to live safely in the community,

• are certified by the state as eligible for nursing home care, and

• agree to receive health services exclusively through the PACE organization.

The PACE program is covered by Medicare and MassHealth.

PACE participants are offered coordinated care provided by doctors, nurses, aides, therapists, social workers, nutritionists, and other medical and social service providers.

Covered services include: meal delivery, transportation, adult day health, social services, prescriptions*, hospitalizations, and, if necessary, nursing facility placement.
*PACE provides your Medicare prescription drug coverage.

PACE provides a PACE case manager to follow the participant’s care.

**How and where to apply**

MassHealth applicants and members may apply for the PACE program. Call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) for a Senior Application, and for more information about this program.

**Home- and Community-Based Services Waiver**

**What it is and whom it is for**

- Allows certain frail people (aged 60 or older) to live at home and get MassHealth Standard, including a wide range of medical and personal care services at home (like homemaker, nonmedical transportation, and social day care)

- Allows the person needing the at-home services, if married and living with his or her spouse, to have MassHealth eligibility determined without counting the income and assets of the other spouse (Also, see “How We
Count Transfers of Income, Assets, and the Home” on pages 48-49.)

- Requires the need for a level of care* equal to that provided in a nursing facility

*An agency of the Massachusetts Executive Office of Elder Affairs (EOEA) that covers your local area reviews your medical need for long-term-care services for MassHealth.

**How and where to apply**

- Generally, referrals are made by the person’s medical provider or by a case manager. OR

- Call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) for a Senior Application, and for more information about this program.

**Applying for MassHealth or the Health Safety Net**

**How to apply**

1. Fill out the Senior Application.
**Note:** If you are applying for MassHealth through the Kaileigh Mulligan or PACE programs, you do not have to fill out Supplement D: Long-Term-Care Questions. If you are applying for MassHealth through the Home- and Community-Based Services Waiver, you only need to fill out the “Resource Transfers” section of Supplement D on pages 114-117 of the Senior Application.

2. Send us the filled-out and signed application with proof of:

- your monthly income before taxes and deductions (like a copy of your pension stub or award letter). You do not need to send us proof of your social security or SSI income. If employed, send proof of your monthly employment income before taxes and deductions, such as two recent pay stubs or a U.S. tax return. If self-employed, send a U.S. tax return, or if no U.S. tax return has been filed, you may submit an Accounting of Business Income and Expenses sheet for the last 12 months signed by an accountant (or you, if no accountant was used). Current business records showing other relevant
documents may be submitted as acceptable proof of self-employment;

• the current value of your assets (like copies of your current bank statements**); and

• your U.S. citizenship/national status and identity. (See pages 127-135 for complete information about acceptable proofs.) See pages 113-126 for information about immigration status and eligibility for benefits.

**Under Chapter 125 of the Acts: An Act Relative to Exempting Seniors from Certain Bank Fees, financial institutions cannot charge seniors for copies of bank or other financial records if MassHealth is asking for the information.

3. After you have filled out the Senior Application and any needed supplements, either send your filled-out Senior Application to:

   MassHealth Enrollment Center
   Central Processing Unit
   P.O. Box 290794
   Charlestown, MA 02129-0214
or hand deliver it to:

MassHealth Enrollment Center
Central Processing Unit
The Schrafft Center
529 Main Street, Suite 1M
Charlestown, MA 02129.

Where to call

1. Call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) if you need a Senior Application, a Senior Guide to Health Care Coverage in another language, or interpreter services.

2. Call a MassHealth Enrollment Center at 1-888-665-9993 (TTY: 1-888-665-9997 for people who are deaf, hard of hearing, or speech disabled):

   • if you need help filling out the Senior Application; or
   
   • if you have any questions about the application process.
PART 2
APPLYING FOR MASSHEALTH—
FOR PERSONS IN OR WAITING
TO GO INTO A LONG-TERM-
CARE FACILITY

Long-Term-Care Information

Part 2 of this guide, “Applying for MassHealth—
for Persons in or Waiting to Go into a Long-Term-
Care Facility,” gives general information about
the special eligibility rules for persons who are in
or are waiting to go into a long-term-care facility.
If you meet these special rules, MassHealth may
be able to pay for your care in a long-term-care
facility. Part 2 also gives information about how to
apply for MassHealth.

A long-term-care facility is a type of medical
institution that includes:

• licensed nursing facilities;

• chronic disease and rehabilitation hospitals;

• state hospitals and state schools specifically
designated as long-term-care facilities; and
• intermediate care facilities for the intellectually disabled.

Long-term-care services are the types of services needed if you are frequently ill and/or permanently disabled and need help, or cannot take care of yourself. These include medical and personal care services. Generally, people get long-term-care services while they are in a long-term-care facility.

To be eligible for payment of long-term-care services in a long-term-care facility, you must:

• be eligible for MassHealth Standard as a person who is:
  • aged 65 or older;
  • aged 19 through 64 and disabled according to the Social Security Administration’s disability rules, or be pregnant; or
  • under age 19;

• be determined by MassHealth as medically needing long-term-care services; and

• prove that you (and your spouse) meet certain income and asset rules.
General Long-Term-Care Eligibility Rules

To decide if you can get MassHealth, we look at your income and assets and, in some cases, your immigration status.

Residency

You must be a resident of Massachusetts to get any kind of health care coverage. This means you actually live in Massachusetts and are not temporarily visiting here.

An individual’s residency will be considered proven if the individual has self-declared to being a Massachusetts resident, and the residency has been confirmed by electronic data matching with federal or state agencies, or information services, or the individual has provided any of the following documents.

• A copy of the deed and record of the most recent mortgage payment (if the mortgage was paid in full, a copy of the property tax bill from the most recent year)
• A current utility bill or work order dated within the past 60 days
• A statement from a homeless shelter or homeless service provider
• School records (if school is private, additional documentation may be requested)
• Nursery school or day care records (if school is private, additional documentation may be requested)
• A Section 8 agreement
• A homeowner’s insurance agreement
• Proof of enrollment of custodial dependent in public school
• A copy of the lease AND record of the most recent rent payment
• If you cannot give us any of the documents listed above, you may submit an affidavit supporting residency signed under the pains and penalties of perjury.

Social Security Numbers

You must give us a social security number (SSN) or proof that one has been applied for for every household member who is applying, unless one of the following exceptions applies.

• You or any household member has a religious
exemption as described in federal law.

- You or any household member is eligible only for a nonwork SSN.
- You or any household member is not eligible for an SSN.

**General Asset Rules**

MassHealth looks at the current value of any assets owned by you and compares them to certain limits (see the Asset Rules section under “Amount You and Your Spouse Can Keep” on pages 45-46). If you are married and live with your spouse, we count the value of assets owned by you and your spouse.

**Countable Assets**

Countable assets include, but are not limited to, the value of bank accounts, certificates of deposit, mutual funds, stocks and bonds, and the value of real property, except your home, if it meets eligibility requirements.

**Noncountable Assets**

Noncountable assets include:

- the home you live in if it is located in
Massachusetts and meets other eligibility requirements. If you move out of your home to live in a long-term-care facility or other medical institution, other rules may apply. See “How We Count Assets and the Home” on pages 46-47.

- one vehicle for each household
- life insurance policies for both you and your spouse if the total face value for each of you is $1,500 or less (Face value of term policies is not counted.)
- burial plots
- up to $1,500 per person for you and your spouse that is specifically set aside for funeral and burial expenses. This amount:
  - must be in separate, identifiable accounts; or
  - may be in the form of life-insurance policies specifically set up for funeral and burial expenses if the total face value for each of you is $1,500 or less.
- an irrevocable burial trust or prepaid irrevocable burial contract set up in reasonable amounts for future payment of funeral or burial expenses
U.S. Citizenship/National Status and Immigration Rules

MassHealth offers a wide range of medical benefits to U.S. citizens/nationals, lawfully present immigrants, and certain noncitizens who are not lawfully present who are eligible for MassHealth Standard.

Immigrants may not have to pay MassHealth back for medical services they get under MassHealth, except for estate and accident recovery, even if they later apply for U.S. citizenship. For more information about accident and estate recovery, see pages 101-105.

For more information about MassHealth immigration rules, see the MassHealth regulations at 130 CMR 518.000.

Asset Rules for People Who Are in or Are Waiting to Go into a Long-Term-Care Facility

Amount You and Your Spouse Can Keep

- You may keep $2,000.
- Your spouse at home may keep up to a certain
amount, which changes every January. This amount may also be increased as a result of an appeal. (See the MassHealth regulations at 130 CMR 520.000.) MassHealth must follow special rules when determining how much the spouse at home may keep.

**Note:** Your spouse at home has the right to ask for a fair hearing to determine if he or she can keep more of your combined assets.

**How We Count Assets and the Home**

If the equity interest in your home is over $802,000, you may be ineligible for payment of long-term-care services, unless one of the following relatives is living in your home:

- your spouse;
- a permanently and totally disabled child;
- a blind child; or
- a child under the age of 21.

In certain cases, MassHealth may waive this requirement if undue hardship exists.

If you move out of your home to live in a medical institution, MassHealth decides if your former home is a countable asset because it is no longer
your principal place of residence.

Your home is not countable if you have moved to a medical institution and:

• your spouse lives in your home or certain other relatives who meet specific rules live in your home;

• you intend to return home; or

• you have long-term-care insurance that meets certain requirements.

If none of the above three situations applies to you, the value of your home may be counted, but you will be allowed nine months to sell the property (in certain cases, you will be allowed even more time).

**Note:** Although we may not count the value of your home, we may claim money from your estate after your death, or from the sale of your home while you are in a long-term-care facility. For more information about real estate liens and estate recovery, see below and pages 49-50 and 103-105.
How We Count Transfers of Income, Assets, and the Home

If you or your spouse gave away or transferred assets or income for less than what they were worth, MassHealth may not be able to pay for your nursing facility services (or for services equal to those provided in a nursing facility) for a certain period of time. MassHealth reviews all transfers, including transfers into and out of trusts, that were made during the period of time up to 60 months before the date you applied for MassHealth, or before the date you or your spouse entered a medical institution, whichever is later.

The transfer rules apply to:

- people living at home who are applying for or getting MassHealth on the basis of the Home-and Community-Based Services Waiver;
- people applying for or getting MassHealth who are living in a medical institution; and
- any assets, including your home, or income in which you or your spouse have a legal interest and that are transferred to anyone other than your spouse and certain others. However, you may transfer your home under certain conditions according to MassHealth rules.
If you got MassHealth and you transferred property for less than what it was worth, MassHealth may take legal action to set aside the transfer. (This means that a court may determine that you still legally own the property.) For more information about estate recovery, see pages 103-105.

See the MassHealth regulations at 130 CMR 520.000 for more information.

**Liens on Property, Including the Home**

MassHealth will place a real estate lien on any property in which you have a legal interest, unless the property is your former home and one of the following relatives is living in the property:

- your spouse;
- a sibling with a legal interest who has lived there for at least one year immediately before your going into a long-term-care facility;
- a permanently and totally disabled child;
- a blind child; or
- a child under the age of 21.

A lien is placed only after MassHealth decides that it is not likely that you will return home from the long-term-care facility, and sends a notice that
it intends to place a lien. If you are discharged from the facility and return home, MassHealth will remove its lien. If you sell the property during your lifetime, MassHealth has the right to get back from your share of the proceeds any money it paid for all services you got from MassHealth on or after April 1, 1995. MassHealth will count any remaining proceeds when deciding if you can still remain eligible for MassHealth.

In certain cases, MassHealth may decide not to use its lien during a person’s lifetime to get paid back for long-term-care services. For information about recovery and long-term-care insurance, see pages 103-105.

See the MassHealth regulations at 130 CMR 515.000 for more information.

**The Patient-Paid Amount**

You may have to make a monthly payment to the long-term-care facility. This is called your patient-paid amount. (Your spouse living at home does not have to contribute any of his or her income toward the cost of your care.) Your patient-paid amount is determined using the following income deductions.
A personal needs allowance

The amount (set by state and federal law, in most cases $72.80) that you are allowed to keep for personal expenses, like clothing, haircuts, and activities.

A spousal maintenance needs allowance

A deduction, based on financial need, for the living expenses of your spouse who is living at home. The minimum allowance changes every July, and the maximum allowance changes every January, and can vary if your spouse has extra shelter expenses. (See the MassHealth regulations at 130 CMR 520.000.) The maximum amount can be higher as a result of an appeal or a court order.

A family maintenance needs allowance

A deduction for the living expenses of certain family members who live with your spouse at home.

A home maintenance allowance

A deduction for your home expenses if you are single and a medical decision has been made that you are expected to return home within six months. The current monthly allowance is $958. (This amount is in effect as of March 1, 2013.)
A medical expense allowance

A deduction for health insurance premiums and certain other incurred medical expenses (including allowable guardianship fees) not payable by any insurer.

Applying for MassHealth

How to apply

1. Fill out the Senior Application including Supplement D: Long-Term-Care (LTC) Questions.

2. Send us the filled-out and signed application and Supplement D: LTC Questions with proof of:
   - your monthly income before taxes and deductions (like a copy of your pension stub or award letter). You do not need to send us proof of your social security or SSI income. If employed, send proof of your monthly employment income before taxes and deductions, such as two recent pay stubs or a U.S. tax return. If self-employed, send a U.S. tax return, or if no U.S. tax return has been filed, you may submit an Accounting
of Business Income and Expenses sheet for the last 12 months signed by an accountant (or you, if no accountant was used). Current business records showing other relevant documents may be submitted as acceptable proof of self-employment;

- the current value of your assets (like copies of your current bank statements*); and

- your U.S. citizenship/national status and identity. (See pages 127-135 for complete information about acceptable proofs.)

See pages 113-126 for information about immigration status and eligibility for benefits.

*Under Chapter 125 of the Acts: An Act Relative to Exempting Seniors from Certain Bank Fees, financial institutions cannot charge seniors for copies of bank or other financial records if MassHealth is asking for the information.

3. After you have filled out the Senior Application and any needed supplements, either **send** your filled-out Senior Application to:

   MassHealth Enrollment Center
   Central Processing Unit
   P.O. Box 290794
   Charlestown, MA 02129-0214
or hand deliver it to:

MassHealth Enrollment Center
Central Processing Unit
The Schrafft Center
529 Main Street, Suite 1M
Charlestown, MA 02129.

Where to call

1. Call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) if you need a Senior Application, a Senior Guide to Health Care Coverage in another language, or interpreter services.

2. Call a MassHealth Enrollment Center at 1-888-665-9993 (TTY: 1-888-665-9997 for people who are deaf, hard of hearing, or speech disabled):
   - if you need help filling out the Senior Application; or
   - if you have any questions about the application process.
PART 3

SPECIAL INCOME ELIGIBILITY RULES UNDER MASSHEALTH STANDARD—FOR PERSONS AGED 65 OR OLDER NEEDING PERSONAL-CARE-ATTENDANT SERVICES TO LIVE AT HOME*

*Part 3 applies only to persons with income over 100% of the federal poverty level (see chart below). Persons of any age with income at or below 100% of the federal poverty level do not need to meet these special income eligibility rules to get MassHealth or to get Personal-Care-Attendant (PCA) services paid for by MassHealth.

How does my need for MassHealth personal-care-attendant (PCA) services affect the way MassHealth decides if I can get MassHealth?

If, according to the chart on page 60, we decide that your income is over 100% of the federal poverty level and you are aged 65 or older, we
may be able to count less of your nonworking income when deciding if you can get MassHealth. Special MassHealth eligibility rules would then apply, which are explained below.

**What does MassHealth mean by PCA services?**

The types of services offered by the MassHealth PCA Program under MassHealth Standard may help you if you are elderly and have a permanent or long-lasting disability that keeps you from being able to do your daily living activities, like bathing, grooming, eating, getting dressed, toileting, moving around, taking your medicines, etc., unless someone physically helps you. By getting PCA services, some people can live at home instead of having to live in a long-term-care facility.

For more information, see MassHealth PCA regulations at 130 CMR 422.000.

**Who can get MassHealth PCA services?**

Not everyone can get MassHealth PCA services. To get PCA services, you must:
• have a permanent or long-lasting disability;
• need someone to physically help you with your daily living activities, like those listed above, which you cannot do by yourself;
• have a doctor’s written authorization that you need PCA services; and
• get prior authorization from MassHealth.

How do I tell MassHealth that I am now getting or think I need PCA services?

If you are now getting or you think you may need PCA services because of your disability, you may tell us when you fill out a Senior Application (if you are applying for MassHealth) or a review form (if you are already a MassHealth member). Each of these forms has a separate PCA section with three questions about your need for PCA services, as explained below.

• You must answer the first question in the PCA section.
• If you are now getting MassHealth PCA services, and want to continue getting MassHealth PCA services, answer only question 1 in the PCA section. MassHealth will send you
a notice telling you about our decision.

• If you think you need PCA services, you must also answer questions 2 and 3 in the PCA section. **If you answer “YES” to questions 2 and 3**, you must also fill out the PCA Supplement. The PCA Supplement is enclosed with the Senior Application and the review form.

**What happens next?**

We will review your statement of need for PCA services and your filled-out PCA Supplement so we can decide if you may need any PCA services. We will send you a notice telling you about our decision.

**What must I do if MassHealth agrees that I may need PCA services?**

If we decide that you need PCA services, and we count less of your income, **and** we decide you can get MassHealth:

• you must contact a MassHealth personal care management (PCM) agency to set up PCA services within 90 days of the date we decide you can get MassHealth. To get a list
of MassHealth PCM agencies, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled); and

• we will tell you if you need to give us proof that you have contacted a MassHealth PCM agency.

**Important:** When the PCM agency you have chosen accepts you for PCA services, you will become the employer of your own PCA. This means that you are responsible to find, hire, train, and fire (if needed) your own PCA. You will also have to follow special rules to make sure your PCA gets paid on time. The PCM agency can tell you how to get help with these duties. MassHealth may not pay certain members of your family to be your PCA.

To find out more about the MassHealth Personal Care Attendant Program, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).
### 100% Federal Poverty Level Income Chart

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Your monthly income is over</th>
</tr>
</thead>
<tbody>
<tr>
<td>You</td>
<td>$978</td>
</tr>
<tr>
<td>You and your spouse</td>
<td>$1,313</td>
</tr>
</tbody>
</table>

These figures are in effect as of March 1, 2013.
PART 4

MASSACHUSETTS HEALTH CONNECTOR

The Massachusetts Health Connector (Health Connector) provides access to health and dental insurance plans for individuals, families, and small businesses.

Generally, you can qualify to buy a health and/or dental insurance plan through the Health Connector if you meet the following requirements:

• you are a resident of Massachusetts,
• you are a U.S. citizen/national, or are lawfully present in the United States, and
• you are not in prison.

You have the option of choosing to buy a health coverage plan through the Health Connector if you are aged 65 or older. You may be eligible for cost sharing reductions (meaning you pay less money for out-of-pocket health care costs) through the Health Connector if your income is at or below 400% of the federal poverty level providing you:
• do not have or are not eligible for Medicare; or
• do not have access to an affordable health plan that meets the minimum essential coverage; or
• are not otherwise eligible for MassHealth; and
• file federal income taxes.

If you are not eligible for cost sharing reductions, and you want health coverage through the Health Connector, you will be responsible for the full cost of the plan.

Health Connector Plans

All of the health plans offered provide full health benefits, including visits to the doctor or hospital, and prescriptions. The Health Connector’s plans are described below using metallic terms to make it easier for you to compare them.

• Platinum plans have the highest premium, but the lowest copays and deductibles.
• Gold and Silver plans have lower premiums, but higher copays and deductibles.
• Bronze plans have the lowest premiums, but the highest copays and deductibles.
Each health plan also has different doctors, hospitals, and other providers in its networks.

**Help paying for health insurance**

You may also qualify to buy a low-cost insurance plan and get additional savings from the federal and state government through the Health Connector. The following cost saving programs are available for people who shop for insurance through the Health Connector.

- Premium Tax Credits
- ConnectorCare plans

**Premium Tax Credits**

Premium tax credits are a way to lower the cost of your insurance premiums. The amount of your tax credit depends on your household size and income. You can find out whether you qualify for a tax credit, and how much the credit will be after submitting an application.

If you qualify for a premium tax credit, you can choose to get this credit at the end of the year when you file your taxes. Or, you can use it on a monthly basis towards your insurance premiums.
The tax credit will be sent directly to your insurance company so that you pay less each month. You may also be able to use some of the tax credit to buy dental insurance through the Health Connector.

You may qualify for premium tax credits if you:

1. have income that is between 100.1% and 400% of the federal poverty level (FPL). For example, a household of four with an income of up to $94,200 a year may qualify for premium tax credits. You may also qualify for tax credits if you are a lawfully present immigrant with an income that is at or below 100% of the FPL;

2. are not able to buy health insurance through an employer that meets “minimum value” requirements and is affordable; or

3. are not eligible for coverage under a government-sponsored plan (such as, MassHealth, Medicare, and TRICARE); and

4. file federal income taxes.
What does “Minimum Value” mean?

A health insurance plan meets the minimum value standard if it is designed to pay at least 60% of the total cost of medical services. Please contact your employer/plan administrator or health insurer to find out if the plan meets minimum value requirements.

How do I determine if I can afford coverage?

If your share of the premium for individual health coverage offered by your employer is more than 9.5% of your total household income, it may be considered unaffordable and you may qualify for help paying for your insurance. The amount that you get in premium tax credits and other cost savings will depend on your Modified Adjusted Gross Income (MAGI).
Your health insurance is considered affordable if your household's annual income is...

<table>
<thead>
<tr>
<th>Income</th>
<th>Contribution to Premium Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>less than $950 per year</td>
</tr>
<tr>
<td>$20,000</td>
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<tr>
<td>$30,000</td>
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<td>$90,000</td>
<td>less than $8,550 per year</td>
</tr>
<tr>
<td>$100,000</td>
<td>less than $9,500 per year</td>
</tr>
</tbody>
</table>

To get tax credits, you need to file income taxes for the year when you got health benefits, and, if you are married, file your income taxes jointly.

**ConnectorCare plans**

In addition to premium tax credits from the federal government, you may also be able to get help paying for health insurance from Massachusetts through a ConnectorCare health insurance plan. ConnectorCare plans are a set of health insurance plans with lower monthly premiums and lower out-of-pocket costs. They are available for people
whose income is at or below 300% of the FPL. If you qualify for a ConnectorCare plan, you will be able to get the most savings possible if you choose one of these plans for your health insurance.

**Cost sharing reductions**

Cost sharing is the amount of money you pay when you get medical care. These costs may include copays and annual deductibles, and sometimes coinsurance. If you qualify for cost sharing reductions, your out-of-pocket costs will be lower when you get care. Cost sharing reductions are available for people with incomes that are at or below 250% of the FPL. Cost sharing reductions are only available if you are enrolled in a ConnectorCare plan.

**Special cost sharing for American Indians and Alaska Natives**

There are special cost sharing rules for American Indians and Alaska Natives. If you are an American Indian and you get services directly from an Indian Health Service Center, tribal or Urban Indian organization, or through the Contract
Health Service program, you will not have to pay any out-of-pocket costs at the time you get care. You will also be able to enroll in or change health plans on a monthly basis throughout the year. American Indians and Alaska Natives with income at or below 300% of the FPL will not have to pay for cost sharing expenses, such as copays, deductibles, and coinsurance.

**Premiums**

If you have a monthly premium, it must be paid at least five business days before the first of the month. Generally, if you send your payment by the 20th of the month, it should be received in time.

**Coverage begins**

After you qualify for a health or dental insurance plan through the Health Connector, you must complete your enrollment before your coverage can begin. To finish enrolling, you must choose a medical or dental insurance plan and send payment for your first premium bill before its due date. Once you have chosen a plan and paid your first bill, your coverage will begin on the first day of the following month.
PART 5

MODIFIED ADJUSTED GROSS INCOME (MAGI)

Financial eligibility is based on Modified Adjusted Gross Income (MAGI). MAGI is the income reported on line 22 on the personal 1040 income tax return after the deductions from lines 23-35 have been deducted. Then tax-exempt interest, foreign earned income exclusions, and tax-exempt Social Security are also added back in.

Countable Income

• MAGI methodology includes earned income, such as wages, salary, tips, commissions, and bonuses.

• MAGI methodology does not count pre-tax contributions to salary reduction plans (of up to $2,500 or $5,000 depending on filing status as allowable on tax return) for payment of dependent care, transportation, and certain health expenses.

• Self-employment income is included in adjusted gross income, but the tax code allows
deductions for various business-related travel and entertainment expenses (up to a limit), and business use of a personal home. If the deductions exceed the income earned from self-employment, the losses can be used to offset other income.

- An amount received as a lump sum is counted as income only in the month received. Exception: for plans through the Health Connector, income received as a lump sum is countable for the year in which it is received.

**Deductions**

The following are allowable deductions from countable income when determining MAGI: educator expenses, reservist/performance artist/fee-based government official expenses, health savings accounts, moving expenses, self-employment taxes, self-employment retirement accounts, penalties on early withdrawal of savings, alimony paid to a former spouse, individual retirement accounts (IRAs), student loan interest, and higher education tuition and fees.
Noncountable Income

- Scholarships, awards, or fellowship grants used for education purposes and not for living expenses*
- Distributions to American Indians and Alaska Natives (AI/AN)*
- Child support received
- Income received by a Transitional Assistance to Families with Dependent Children (TAFDC), Emergency Aid to the Elderly, Disabled and Children (EAEDC), or Supplemental Security Income (SSI) recipient
- Certain sheltered workshop earnings
- Nontaxable federal veterans’ benefits
- Certain income-in-kind
- Certain room and board income derived from persons living in the applicant’s or member’s principal place of residence
- Any other income that is excluded by federal laws other than the Social Security Act
- Income received by an independent foster care adolescent
*Exception: for plans through the Health Connector, income received is countable income.

<table>
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<th>Federal Poverty Levels (Monthly)</th>
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<tr>
<td><strong>Household Size 1</strong></td>
</tr>
<tr>
<td>100%</td>
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<tr>
<td>133%</td>
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<tr>
<td>150%</td>
</tr>
<tr>
<td>200%</td>
</tr>
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<td>250%</td>
</tr>
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</tr>
<tr>
<td>400%</td>
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<tr>
<td><strong>Household Size 2</strong></td>
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<tr>
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<tr>
<td>200%</td>
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<tr>
<td>250%</td>
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<td>400%</td>
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<tr>
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<td>250%</td>
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<tr>
<td>300%</td>
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<table>
<thead>
<tr>
<th>Household Size 5</th>
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<tbody>
<tr>
<td>100%</td>
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### Federal Poverty Levels (Monthly)

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<td>400%</td>
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<th>Household Size 8</th>
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<tbody>
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<tr>
<td>150%</td>
<td>$4,954</td>
</tr>
<tr>
<td>200%</td>
<td>$6,605</td>
</tr>
<tr>
<td>250%</td>
<td>$8,257</td>
</tr>
<tr>
<td>300%</td>
<td>$9,908</td>
</tr>
<tr>
<td>400%</td>
<td>$13,210</td>
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<table>
<thead>
<tr>
<th>Additional Persons</th>
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<tr>
<td>100%</td>
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<td>+$503</td>
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<td>200%</td>
<td>+$670</td>
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<tr>
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<td>+$838</td>
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<td>300%</td>
<td>+$1,005</td>
</tr>
<tr>
<td>400%</td>
<td>+$1,340</td>
</tr>
</tbody>
</table>

MassHealth updates the federal poverty levels each year based on changes made by the federal government. The income levels above reflect the standards as of March 1, 2013.
PART 6

THE HEALTH SAFETY NET

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 your services if you are a resident of Massachusetts and are uninsured or underinsured (your health insurance does not cover all medically necessary services).

Income standards

You must give us proof of your income for every person in your household. The Health Safety Net generally covers individuals with household income at or below 400% of the federal poverty level. If your income is above 200% and at or below 400%, an annual deductible based on
income will 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 that 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 income is above 200% of the federal poverty level, you may be responsible for a deductible.

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
Two Boylston Street, 6th floor
Boston, MA 02116.
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.
Senior Care Options (SCO) Program

What it is and whom it is for

Senior Care Options (SCO) is a comprehensive health program. SCO covers all of the services normally paid for through Medicare and MassHealth. The SCO program provides services to members through a SCO Plan and its network of providers. SCO offers the opportunity to receive quality health care by combining health services with social support services. It does this by coordinating care and specialized geriatric support services, along with respite care for families and caregivers.

There are no copayments for members enrolled in SCO.

Enrollment is open to MassHealth Standard members who meet the following criteria:

• are aged 65 or older;
• live at home or in a long-term-care facility (a member cannot be an inpatient at a chronic or rehabilitation hospital, or reside in an intermediate care facility for mentally retarded);

• are not subject to a six-month deductible period under MassHealth regulations at 130 CMR 520.000;

• are not diagnosed with end-stage renal disease; and

• live in an area served by SCO plan.

SCO offers seniors the benefits of coordinated care services. Members enrolled in SCO have 24-hour access to care and active involvement in decisions about their health care. SCO members have a primary care provider (PCP) who is affiliated with the SCO Plan. The member’s PCP and a team of nurses, specialists, and a geriatric support services coordinator work with the member (and family members or caregivers, if applicable) to develop a plan of care to specifically address the needs of the member.

Covered services include all MassHealth and Medicare covered services, for example: meal delivery, transportation, adult day health, social
services, prescriptions*, hospitalizations, and, if necessary, nursing facility placement.

*SCO provides your Medicare prescription drug coverage.

Enrollment in SCO is voluntary, and once enrolled, a member may disenroll any month of the year.

Where to call

Senior Care Options at 1-888-885-0484 (TTY: 1-888-821-5225 for people who are deaf, hard of hearing, or speech disabled).

Other Benefits

The following MassHealth benefits are some of the wide range of community, residential, and institutional long-term supports available to persons 65 years of age or older or disabled persons who live at home or need nursing facility care.

Type of Benefit

Group Adult Foster Care

If you need help with daily personal care and need to live in supported housing or an assisted living
residence**, group adult foster care may be right for you.

**If applying for group adult foster care in assisted living, the SSI-G living arrangement through the Social Security Administration may be an option.

**Adult Foster Care**

If you need help with daily personal care, and would like to get that care in a family, home-like setting, adult foster care may be right for you.

**Adult Day Health**

If you need help with personal care and/or nursing services provided in a medically supervised, structured day program setting, adult day health may be right for you.

**Day Habilitation Program**

If you are a person with intellectual or developmental disabilities and need assistance to develop skills designed to help keep you independent in the community, the Day Habilitation Program may be right for you.
Nursing Facility Care

If you need skilled nursing services provided in an institutional setting on a short- or long-term basis, nursing facility care may be right for you.

Requirements to be met

• A doctor’s approval stating that these services are right for you
• A clinical approval from the designated clinical agent*
• The need for daily personal care*
• Financial requirements as described in this guide

*Not required for the Day Habilitation Program

Where to call

For general financial questions about MassHealth: MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).
IMPORTANT INFORMATION YOU SHOULD KNOW ABOUT MASSHEALTH

MassHealth Coverage Types and Benefits

The MassHealth coverage types are briefly explained on the following pages. If you have a question about which services are covered, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

Standard

MassHealth Standard is the most complete coverage offered by MassHealth. It pays for a wide range of health-care benefits and is the only coverage that pays for long-term-care services.

Coverage Start Date (if eligible)

Coverage generally begins on the date MassHealth gets your filled-out and signed Senior
Application. If you have unpaid medical bills, coverage may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

**Covered Services**

For MassHealth Standard, covered services include the ones listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services (Note 1)
- Outpatient services: hospitals, clinics, doctors, dentists, home health care
- Medical services (Note 1): lab tests, X rays, therapy, prescription drugs (Note 2), dentures, eyeglasses, hearing aids, medical equipment and supplies
- Mental health and substance abuse services: inpatient and outpatient
- Hospice services—special rules apply
- Pharmacy (Note 2)
- Transportation—special rules apply
- Personal care attendant services—special rules apply
• Long-term-care services—special rules apply
• Chronic disease and rehabilitation inpatient hospital services—special rules apply
• Adult day health and adult foster care
• Care and services related to an organ transplant procedure (if approved)
• Payment of Medicare cost sharing—Medicare Part A and B premiums and nonpharmacy Medicare copayments and deductibles

**Get MassHealth Card?**

Yes. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards.

**Family Assistance**

MassHealth Family Assistance is available to seniors who meet the income and asset rules for MassHealth Standard, but have an immigration status that keeps them from getting MassHealth Standard. It pays for a wide range of health care benefits.
Coverage Start Date (if eligible)

Coverage generally begins on the date MassHealth gets your filled-out and signed Senior Application. If you have unpaid medical bills, coverage may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

Covered Services

For MassHealth Family Assistance, covered services include the ones listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services (Note 1)
- Outpatient services: hospitals, clinics, doctors, dentists
- Medical services (Note 1): lab tests, X rays, therapy, prescription drugs (Note 2), dentures, medical equipment and supplies
- Mental health and substance abuse services: inpatient and outpatient
- Pharmacy (Note 2)
- Ambulance transportation for an emergency medical condition only
Get MassHealth Card?

Yes. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards.

**Note 1:** There may be some limitations, including age.

**Note 2:** If you are eligible for both Medicare and MassHealth, Medicare provides most of your prescription drug coverage through a Medicare prescription drug plan. This means you must choose and enroll in a Medicare prescription drug plan. If you do not choose a drug plan, Medicare will choose one for you. You may change plans at any time.

**Emergency Aid to Elderly, Disabled and Children (EAEDC)**

Individuals aged 65 or older who are getting cash assistance through the Department of Transitional Assistance’s EAEDC Program are eligible for MassHealth Standard or MassHealth Family Assistance.

**Note:** If you are getting cash benefits under the
EAEDC program through the Department of Transitional Assistance, you will also get medical coverage under the EAEDC program.

**Limited**

MassHealth Limited is available to seniors who meet the income and asset rules for MassHealth Standard or MassHealth Family Assistance, but have an immigration status that keeps them from getting MassHealth Standard or Family Assistance. Limited members can get emergency medical services only.

**Coverage Start Date (if eligible)**

Coverage generally begins on the date MassHealth gets your filled-out and signed Senior Application. If you have unpaid medical bills, coverage may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

**Covered Services**

For MassHealth Limited, covered services include the ones listed below. You can get care only for medical emergencies (conditions that could cause serious harm if not treated). There may be some
limits. Your health care provider can explain them.

- Inpatient hospital services: emergency services only
- Outpatient hospital services: emergency services and emergency visits to emergency departments
- Certain medical services provided by doctors and clinics outside of a hospital
- Pharmacy services for treating an emergency medical condition
- Ambulance transportation for an emergency medical condition only

Get MassHealth Card?

Yes. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards. Certain members must show their MassHealth Limited approval letter to their doctor or other health care provider.

Senior Buy-In

Payment of your Medicare Parts A and B premiums and nonpharmacy Medicare
copayments and deductibles. (Certain MassHealth Standard members may also get this benefit.)

**Coverage Start Date (if eligible)**

Coverage begins on the first day of the month after the date MassHealth decides that you can get MassHealth.

**Covered Services**

Medicare Parts A and B premiums and nonpharmacy Medicare copayments and deductibles

**Get MassHealth Card?**

Yes. You must show your MassHealth and Medicare cards to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards.

**Buy-In**

Payment of your Medicare Part B premiums only.

**Coverage Start Date (if eligible)**

Coverage begins on the date MassHealth gets your filled-out and signed MassHealth Buy-In
application and may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

**Covered Services**

Medicare Part B premium payment

**Get MassHealth Card?**

No.

**Buy-In**

Certain MassHealth Standard members who live in a long-term-care facility may also get this benefit.

**Coverage Start Date (if eligible)**

Coverage begins on the date MassHealth gets your filled-out and signed MassHealth Buy-In application and may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

**Covered Services**

Medicare Part B premium payment
**Get MassHealth Card?**

Yes. You must show your MassHealth and Medicare cards to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards.

A complete listing and details of the covered services can be found in the MassHealth regulations at 130 CMR 450.105, 130 CMR 415.000 (inpatient hospital services), and 130 CMR 407.000 (transportation services). More information on copayments can be found at 130 CMR 450.130.

**Information about Getting Medical Services While on MassHealth Standard, Family Assistance, or Limited**

**Prior approval**

For some medical services, your doctor or health care provider has to get approval from MassHealth first. This is called “prior approval.” Medical services that are covered by Medicare do not need prior approval from MassHealth.
If you have other health insurance

If you also have Medicare, Medigap, or any other kind of health insurance, your health care provider must bill the other insurers first. MassHealth will pay any remaining copays or deductibles. **Your health care provider must not bill you for any service or part of any service that is covered by MassHealth.**

**Note:** MassHealth will not pay any part of the cost of services covered by other health insurance.

Out-of-pocket expenses

In some cases, MassHealth can pay you back for medical bills that you paid before you got your MassHealth approval notice. We will do this if:

- we denied your eligibility and later decided that the denial was incorrect; or
- you paid for a MassHealth-covered medical service that you got before we told you that you would get MassHealth. In this case, your health care provider must pay you back and bill MassHealth for the service. The provider must accept the MassHealth payment as payment in full.
Out-of-state emergency treatment

MassHealth is a health care program for people living in Massachusetts who get medical care in Massachusetts. In certain situations, MassHealth may pay for emergency treatment for a medical condition when a MassHealth member is out of state*. Special rules apply.

If an emergency occurs while you are out of state, show your MassHealth card and any other health insurance cards you have, if possible. Also, be sure to call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) within 24 hours of the emergency treatment, or as soon as you can.

*Per MassHealth regulation 130 CMR 450.109(B), MassHealth does not cover any medical services provided outside the United States and its territories.
The MassHealth card

If you are eligible for MassHealth Standard, MassHealth Family Assistance, MassHealth Limited, or MassHealth Senior Buy-In, you will get a MassHealth card. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. Those determined to be low income for the purposes of the Health Safety Net (HSN) will not get a card. If you are eligible for HSN services, hospitals and community health centers will check to determine if they can get reimbursement for services provided to you and your spouse.
PART 9
OTHER THINGS YOU NEED TO KNOW

Our decision

We will contact you if we need more information to make our decision. We will send you a written notice about your eligibility generally within 45 days of the date we get your filled-out and signed application.

- If you are eligible, the notice will tell you the date your coverage begins. See Part 7 for information about services and benefits that are available under each coverage type.

- If you have a deductible, the notice will tell you how we determined the deductible amount and what you need to do to meet the deductible.

- If you have to pay a patient-paid amount (PPA) to the long-term-care facility, the notice will tell you the amount and how we determined the PPA.

- If you are not eligible, the notice will tell you the reason and your right to appeal our decision.
See pages 111-112.

**Copay and premium information for American Indians/Alaska Natives**

American Indians and Alaska Natives who have received or are eligible to receive a service from an Indian health care provider or from a non-Indian health care provider through referral from an Indian health care provider are exempt from paying copays and premiums as MassHealth members.

**How we use your social security number**

Unless one of the exemptions applies as described on page 20, you must give us a social security number (SSN) or proof that one has been applied for for every household member who is applying. MassHealth may require you to give us the SSN, if you can get it, of any person not applying who has or can get health insurance that covers you or any member of your household. We use your SSN to check information you have given us. We also use it to detect fraud, see if anyone is getting duplicate benefits, or see if others (a “third party”) should be paying for services. We match
your SSN or the SSN of anyone in your household who is applying. If MassHealth pays part of your health insurance premiums, MassHealth may add your SSN or the SSN of the policyholder in your household to the State Comptroller’s vendor file. You or the policyholder in your household must have a valid SSN before you can get a payment from MassHealth.

SSN files may be matched with the files of agencies like: the Internal Revenue Service, Social Security Administration, Systematic Alien Verification for Entitlements (SAVE), Centers for Medicare and Medicaid Services, Registry of Motor Vehicles, Department of Revenue, Department of Transitional Assistance, Department of Industrial Accidents, Division of Unemployment Assistance, Department of Veterans’ Services, Human Resource Division, Bureau of Special Investigations, and the Department of Public Health’s Bureau of Vital Statistics. Files may also be matched with social service agencies in this state and other states, and computer files of banks and other financial
institutions, insurance companies, employers, and managed care organizations.

If you or members of your household are in an accident

If you or any members of your household are in an accident or are injured in some other way, and get money from a third party because of that accident or injury, you will need to use that money to repay whoever paid the medical expenses related to that accident or injury.

1. You will have to pay MassHealth for services that were covered by MassHealth or CMSP.
   • If you are applying for MassHealth or CMSP because of an accident or injury, you will need to use the money to repay the costs paid by MassHealth for all medical services you and your household get.
   • If you or any members of your household are in an accident, or are injured in some other way, after becoming eligible for MassHealth or CMSP, you will need to use that money to repay only the costs paid by MassHealth or CMSP for medical services provided because of that accident or injury.
2. You will have to pay the Massachusetts Health Connector or your health insurer for certain medical services provided.

3. You will have to pay the Health Safety Net for medical services reimbursed for you and any household members. You must tell MassHealth (for MassHealth and CMSP), your health insurer for ConnectorCare Plans and premium tax credits, or the Health Safety Net in writing within 10 calendar days, or as soon as possible, if you file any insurance claim or lawsuit because of an accident or injury to you or any household members who are applying for, or who already have, benefits. Third parties who might give you or members of your household money because of an accident or injury include the following:

- a person or business who may have caused the accident or injury;
- an insurance company, including your own insurance company; or
- other sources, like workers’ compensation.

For more information about accident recovery, see the MassHealth regulations at 130 CMR 517.000
and Chapter 118E of the Massachusetts General Laws.

Recovery from certain members who die

MassHealth has the right to get back money from the estates of certain MassHealth members after they die. In general, the money that must be repaid is for services paid by MassHealth for a member:

• after the member turned age 55; and
• at any age while the member was permanently in a long-term-care facility.

Protections and exceptions to the estate recovery rule above.

• If a deceased member leaves behind a spouse, or a child who is blind, permanently and totally disabled, or under age 21, MassHealth will not require repayment while any of these persons are still living.

• If real property, like a home, must be sold to get money to repay MassHealth, MassHealth, in limited circumstances, may decide that the estate does not need to repay MassHealth. The property must be left to a person who meets
certain financial standards, and who has lived in the property, without leaving, for at least one year before the now-deceased member became eligible for MassHealth. Also, certain income, resources, and property of American Indians and Alaska Natives may be exempt from recovery.

- In addition, when a member is eligible for both MassHealth and Medicare, MassHealth will not recover Medicare cost sharing benefits (premiums, deductibles, and copayments) paid on or after January 1, 2010, for persons who got these benefits while they were aged 55 or older.

- In addition, if the member, on the date of admission to the long-term-care facility, had certain long-term-care insurance* and met the other requirements under the rules to qualify for this exception, the estate of a MassHealth member does not have to repay MassHealth for nursing facility and other long-term-care services.

*The long-term-care insurance must meet the rules of the Division of Insurance under 211 CMR 65.09, and MassHealth regulations at 130 CMR 515.000. The member must also have been living
in a long-term-care facility and told MassHealth that he or she did not intend to return home.

For more information about estate recovery and real estate liens, see the MassHealth regulations at 130 CMR 515.000, and Chapter 118E of the Massachusetts General Laws.

**Repayment from annuities**

The Commonwealth must be named as a remainder beneficiary of any annuity bought, annuitized, or otherwise changed by a MassHealth applicant, member, or spouse on or after February 8, 2006, for the total amount of medical assistance paid for the institutionalized individual. This beneficiary designation must not be removed.

See the MassHealth regulations at 130 CMR 520.000 for more information.

**Certificates of Creditable Coverage**

When your MassHealth coverage ends, MassHealth will give you a Certificate of Creditable Coverage if you were getting MassHealth Standard, CommonHealth, or Family Assistance. If you have a continuing medical
condition when you enroll in a new health plan offered by other insurance, this certificate may allow you to shorten the waiting period or have no waiting period before coverage begins. More information is given on the Certificate.

**Signing up to vote**

This guide includes information about voter registration. You do not need to register to vote to get benefits.
PART 10
YOUR RIGHTS AND RESPONSIBILITIES

Confidentiality and fair treatment

MassHealth cannot discriminate against you because of race, color, sex, age, handicap, country of origin, sexual orientation, religion, or creed. MassHealth is committed to keeping confidential the personal information we have about you. All personal information MassHealth has about any applicant or member, including medical data, health status, and the personal information you give us during your application for and receipt of benefits is confidential. This information may not be used or released for purposes other than the administration of MassHealth without your permission, unless required by law or a court order. You can give us your written permission to use your personal health information for a specific purpose or share it with a specific person or organization.
Authorized representative

An authorized representative is someone you choose to help you get health care coverage through programs offered by MassHealth and the Massachusetts Health Connector. You can do this by filling out the Authorized Representative Designation Form (ARD) or a similar designation form. An authorized representative may fill out your application or eligibility review forms, give proof of information given on these eligibility forms, report changes in your income, address, or other circumstances, get copies of all MassHealth or Health Connector eligibility or enrollment notices sent to you, and act on your behalf in all other matters with MassHealth or the Health Connector.

An authorized representative can be a friend, family member, relative, or other person or organization of your choosing who agrees to help you. It is up to you to choose an authorized representative, if you want one. MassHealth or the Health Connector will not choose an authorized representative for you.

You must designate in writing on the Authorized
Representative Designation Form or a similar designation document or authorization document the person or organization you want to be your authorized representative. In most cases, your authorized representative must also fill out this form or a similar designation document or authorization document. This form is included in the application packet, or you can call us, or visit www.mass.gov/masshealth, to get one. Please see the instructions on the form for more details.

An authorized representative can also be someone who is acting responsibly on your behalf if you cannot designate an authorized representative in writing because of a mental or physical condition, or has been appointed by law to act on your behalf or on behalf of your estate. This person must fill out the applicable parts of the Authorized Representative Designation Form or provide a similar designation document. If this person has been appointed by law to represent you, either you or this person must also submit to MassHealth or the Health Connector a copy of the applicable legal document stating that this person is lawfully representing you or your estate. This person may be a legal guardian, conservator, holder of power of attorney, or health care proxy,
or if the applicant or member has died, the estate’s administrator or executor.

Permission to Share Information

If you want us to share your personal health information, including sending copies of your eligibility notices, with someone who is not your authorized representative, you can do this by giving us written permission. We have forms you can use to do this. You can call us, or visit www.mass.gov/masshealth, to get a copy of the appropriate form.

Reporting changes

You must tell us about any changes that may affect your eligibility, including, but not limited to, any changes in:

• income
• health insurance
• assets
• immigration status
• disability status
• address
within 10 days of the changes or as soon as possible.

If you do not tell us about changes, your MassHealth benefits may stop and you will not be able to use your MassHealth card.

**Giving correct information**

Giving incorrect or false information may end your benefits. It may also result in fines, imprisonment, or both.

**Our decision and your right to appeal**

We will send you a notice to let you know if you can or cannot get one of the MassHealth coverage types or programs, or ConnectorCare Plans and premium tax credits, or the Health Safety Net. If you think that our decision is wrong, you have the right to ask for a fair hearing to appeal our decision. Notices have information that explains how to ask for a fair hearing and how much time you have to ask for one. See page 53 to find out where to send your fair hearing request. If you have questions about a MassHealth notice or how to ask for an appeal, call a MassHealth Enrollment Center at 1-888-
665-9993 (TTY: 1-888-665-9997 for people who are deaf, hard of hearing, or speech disabled). If you have questions about a Health Connector appeal that is about services or premiums, call the Health Connector at 1-877-623-6765. If you have questions about a Health Safety Net grievance, call the Health Safety Net Customer Service Center at 1-877-910-2100. Health Safety Net determinations are conducted through MassHealth.
PART 11

U.S. CITIZENSHIP AND IMMIGRATION RULES

When deciding if you are eligible for benefits, we look at all the requirements described under each coverage type and program. We will try to prove your U.S. citizenship/national status and immigration status using federal and state data services to decide if you may get a certain coverage type.

U.S. Citizens/Nationals

U.S. citizens/nationals may be eligible for MassHealth Standard and Family Assistance. They may also be eligible for ConnectorCare Plans and premium tax credits or the Health Safety Net.

Proof of citizenship and identity is required for all U.S. citizens/nationals.

A citizen of the United States is:

1. an individual who was born in the United States or its territories, including Puerto Rico, the Virgin Islands, Guam, and the Northern
Mariana Islands, except if born to a foreign diplomat and who otherwise qualifies for U.S. citizenship under 301 et seq. of the Immigration and Nationality Act (INA);

2. an individual born of a parent who is a U.S. citizen or who otherwise qualifies for U.S. citizenship under 301 et seq. of the INA;

3. a naturalized citizen; or

4. a national (both citizen and noncitizen national).

   (a) Citizen national. A citizen national is an individual who otherwise qualifies as a U.S. citizen under 301 et seq. of the INA.

   (b) Noncitizen national. A noncitizen national is an individual who was born in one of the outlying possessions of the United States, including American Samoa and Swain’s Island, to a parent who is a noncitizen national.
Non U.S. citizens

To get the type of MassHealth that gives the most coverage, or to get a ConnectorCare plan and premium tax credits, satisfactory immigration status must be proved. MassHealth will perform information matches with state and federal agencies to prove immigration statuses. If electronic sources are unable to prove declared status, additional documentation will be required from the individuals.

Non U.S. citizens do not have to submit their immigration documents with the application if they are applying only for their children, but are not applying for any health benefits for themselves.

Lawfully present immigrants

The following are lawfully present immigrants.

Qualified noncitizens

People who meet one of the following statuses may be eligible for MassHealth Standard or CommonHealth. They may also be eligible for benefits through the Health Connector or the Health Safety Net.
There are two groups of qualified noncitizens:

1. People who are qualified regardless of when they entered the U.S. or how long they have had a qualified status. Such individuals are:
   a. people granted asylum under section 208 of the INA;
   b. refugees admitted under section 207 of the INA;
   c. people whose deportation has been withheld under section 243(h) or 241(b)(3) of the INA, as provided by section 5562 of the federal Balanced Budget Act of 1997;
   d. veterans, their spouses, and their children
      (i) veterans of the United States Armed Forces with an honorable discharge not related to their noncitizen status; or
      (ii) Filipino war veterans who fought under U.S. command during WWII; or
      (iii) Hmong and Highland Lao veterans who are admitted for legal permanent residence (LPR) and who fought under U.S. command during the Vietnam War; or
(iv) persons with noncitizen status on active duty in the U.S. Armed Forces, other than active duty for training; or

(v) the spouse, unmarried surviving spouse, or unmarried dependent children of the noncitizen described in (i) through (iv) above.

e. conditional entrants under section 203(a)(7) of the INA as in effect before April 1, 1980;

f. people who entered as Cuban/Haitian entrants under section 501(e) of the Refugee Education Assistance Act of 1980;

g. Native Americans with at least 50 percent American Indian blood who were born in Canada pursuant to section 289 of the INA or other tribal members born in territories outside of the United States pursuant to 25 U.S.C. 450b(e);

h. Amerasians as described in section 402(a) (2)(A) (i)(V) of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996;

i. victims of severe forms of trafficking, and the spouse, child, sibling, or parent of the
victim in accordance with the Victims of Trafficking and Violence Protection Act of 2000 (Public Law 106-386) as amended;

j. Iraqi Special Immigrants granted special immigrant status under Section 101(a)(27) of the INA, pursuant to section 1244 of Public Law 110-181 or section 525 of Public Law 110-161; or

k. Afghan Special Immigrants granted special immigrant status under Section 101(a)(27) of the INA, pursuant to section 525 of Public Law 110-161.

2. People who are qualified based on having a qualified status identified at “a” below and who have satisfied one of the conditions listed at “b” below. Such individuals are:

a. people who have one or more of the following statuses:

   (i) people admitted for legal permanent residence (LPR) under the Immigration and Nationality Act (INA); or

   (ii) people granted parole for at least one year under section 212(d)(5) of the INA; or
(iii) battered spouse, battered child or child of battered parent or parent of battered child who meet the criteria of section 431(c) of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, 8 U.SC. 1641; and also

b. satisfy at least one of the following three conditions:

(i) they have had a status listed in 2.a. above for five or more years (a battered noncitizen attains this status when the petition is accepted as establishing a prima facie case);

(ii) they entered the U.S. before August 22, 1996, regardless of status at the time of entry, and have been continuously present in the U.S. until attaining a status listed in 2.a. above. For this purpose, an individual is deemed continuously present who has been absent from the U.S. for no more than 30 consecutive days or 90 nonconsecutive days before attaining a status listed in 2.a. above; or
(iii) they also have or had a status listed in 1.a. through k. above.

**Qualified noncitizens barred**

People who have a status listed under qualified noncitizens at 2.a. above (legal permanent resident, parolee for at least one year, or battered noncitizen) and who *do not* meet one of the conditions listed at 2.b. above, are qualified noncitizens barred. Qualified noncitizens barred, like qualified noncitizens, are lawfully present immigrants. Certain people who are qualified noncitizens barred may be eligible for MassHealth Standard, Family Assistance, or Limited. They may also be eligible for benefits through the Health Connector and the Health Safety Net.

**Nonqualified individuals lawfully present**

Certain people who are nonqualified individuals lawfully present and meet one of the following statuses may be eligible for MassHealth Standard, Family Assistance, or Limited. They may also be eligible for benefits through the Health Connector and the Health Safety Net. People who are nonqualified individuals lawfully present are not defined as qualified under PRWORA of
1996, 8 U.S.C. § 1641, but are lawfully present. Nonqualified individuals lawfully present are as follows.

1. People in a valid nonimmigrant status as otherwise defined in 8 U.S.C. 1101(a)(15) or otherwise defined under immigration laws as defined in 8 U.S.C. 1101(a)(17).

2. People paroled into the U.S. in accordance with 8 U.S.C. 1182(d)(5) for less than one year, except for an individual paroled for prosecution, for deferred inspection, or pending removal proceedings.

3. People who belong to one of the following classes:

(a) granted temporary resident status in accordance with 8 U.S.C. 1160 or 1255a, respectively;

(b) granted Temporary Protected Status (TPS) in accordance with 8 U.S.C. 1254a, and individuals with pending applications for TPS who have been granted employment authorization;

(c) granted employment authorization under 8 CFR 274a.12(c);
(d) Family Unity beneficiaries in accordance with section 301 of Public Law 101-649, as amended;

(e) under Deferred Enforced Departure (DED) in accordance with a decision made by the President;

(f) granted Deferred Action status, except for applicants or individuals granted status under DHS Deferred Action for Childhood Arrival Process (DACA);

(g) granted an administrative stay of removal under 8 CFR part 241; or

(h) beneficiary of approved visa petition who has a pending application for adjustment of status.

4. People with a pending application for asylum under 8 U.S.C. 1158, or for withholding of removal under 8 U.S.C. 1231, or under the Convention Against Torture who:

(a) have been granted employment authorization; or

(b) are under the age of 14 and have had an application pending for at least 180 days.
5. People who have been granted withholding of removal under the Convention Against Torture.

6. Children who have a pending application for Special Immigrant Juvenile status as described in 8 U.S.C. 1101(a)(27)(J).

Qualified noncitizens barred and nonqualified individuals lawfully present

Qualified noncitizens barred and nonqualified individuals lawfully present who are aged 65 or older may be eligible for MassHealth Family Assistance, Limited, or the Health Safety Net.

Nonqualified Persons Residing Under Color of Law (Nonqualified PRUCOLs)

Nonqualified PRUCOLs are certain noncitizens who are not lawfully present. These individuals may be permanently residing in the United States under color of law as described in 130 CMR 518.000. Certain people who are nonqualified PRUCOLs and meet one of the following statuses may be eligible for MassHealth Standard, Family Assistance, or Limited. They may also be eligible for benefits through the Health Safety Net.
1. Noncitizens living in the United States in accordance with an indefinite stay of deportation

2. Noncitizens living in the United States in accordance with an indefinite voluntary departure

3. Noncitizens and their families who are covered by an approved immediate relative petition, who are entitled to voluntary departure, and whose departure the United States Department of Homeland Security (DHS) does not contemplate enforcing

4. Noncitizens granted voluntary departure by the DHS or an Immigration Judge, and whose deportation the DHS does not contemplate enforcing

5. Noncitizens living under orders of supervision who do not have employment authorization under 8 CFR 274a.12(c)

6. Noncitizens who have entered and continuously lived in the United States since before January 1, 1972

7. Noncitizens granted suspension of
deportation, and whose departure the DHS does not contemplate enforcing

8. Noncitizens with a pending application for asylum under 8 U.S.C. 1158 or for withholding of removal under 8 U.S.C. 1231 or under the Convention against Torture who have not been granted employment authorization, or are under the age of 14 and have not had an application pending for at least 180 days

9. Noncitizens granted Deferred Action for Childhood Arrival status or have a pending application for this status

10. Noncitizens who have filed an application, petition, or request to obtain a lawfully present status that has been accepted as properly filed but who have not yet obtained employment authorization and whose deportation DHS does not contemplate enforcing

11. Any other noncitizens living in the United States with the knowledge and consent of the DHS, and whose departure the DHS does not contemplate enforcing. (These include persons granted Extended Voluntary Departure due to conditions in the noncitizens’s home country)
based on a determination by the Secretary of State.)

**Nonqualified PRUCOLs**

Nonqualified PRUCOLs who are aged 65 or older may be eligible for MassHealth Family Assistance, Limited, or the Health Safety Net.

**Other noncitizens**

If your immigration status is not described above, you are considered an other noncitizen. You may be eligible for MassHealth Limited or the Health Safety Net.

**Note:** People who were getting MassHealth, formerly known as Medical Assistance, or CommonHealth on June 30, 1997, may continue to get benefits regardless of immigration status if otherwise eligible.

The eligibility of immigrants for publicly funded benefits is defined in the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996, the federal Balanced Budget Act of 1997, and in various provisions of state law. For additional details, see the MassHealth regulations at 130 CMR 518.000.
U.S. Citizenship/National Status Requirements for MassHealth, ConnectorCare Plans and Premium Tax Credits

Identity Requirements for MassHealth, ConnectorCare Plans and Premium Tax Credits and the Health Safety Net

Proof of both U.S. Citizenship/National Status and Identity*

*Exception: Seniors and disabled persons who get or can get Medicare or Supplemental Security Income (SSI), or disabled persons who get Social Security Disability (SSDI) do NOT have to give proof of their U.S. citizenship/national status and identity. A child born to a mother who was getting MassHealth on the date of the child’s birth does not have to give proof of U.S. citizenship/national status and identity.

The following are acceptable proofs of BOTH U.S. citizenship/national status AND identity. (No other documentation is required.):

1. a U.S. passport, including a U.S. Passport Card issued by the Department of State,
without regard to any expiration date as long as this passport or Card was issued without limitation; or

2. a Certificate of U.S. Naturalization; or

3. a Certificate of U.S. Citizenship; or

4. a document issued by a federally recognized Indian tribe, as published in the Federal Register by the Bureau of Indian Affairs within the U.S. Department of the Interior, and identifies the federally recognized Indian Tribe that issued the document, identifies the individual by name and confirms the individual’s membership, enrollment, or affiliation with the Tribe. These documents include, but are not limited to: a Tribal enrollment card, a Certificate of Degree of Indian Blood, a Tribal census document, and documents on Tribal letterhead issued under the signature of the appropriate Tribal official that meet the requirements of 130 CMR 518.000.
OR

Proof of U.S. Citizenship/National Status Only

If one of the documents that satisfies both citizenship and identity is not provided, the following documents may be accepted as proof of U.S. citizenship/national status only.

• A U.S. public birth certificate (including the 50 states, the District of Columbia, Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swain’s Island, or the Commonwealth of the Northern Mariana Islands (CNMI) (after November 4, 1986). The birth record may be issued by the state, Commonwealth, territory, or local jurisdiction. The individual may also be collectively naturalized under federal regulations.

• A cross match with the Massachusetts Registry of Vital Statistics that documents a record of birth

• A Certification of a Report of Birth issued to U.S. citizens who were born outside the U.S.

• A Report of Birth Abroad of a U.S. Citizen

• Certification of birth
• A U.S. Citizen ID card

• A Northern Mariana Identification Card issued to a collectively naturalized citizen who was born in the CNMI before November 4, 1986

• A final adoption decree showing the child’s name and U.S. place of birth (if adoption is not final, a statement from a state-approved adoption agency that shows the child’s name and U.S. place of birth)

• Evidence of U.S. civil service employment before June 1, 1976

• An official U.S. military record showing a U.S. place of birth

• A data match with the Systematic Alien Verification for Entitlements (SAVE) Program or any other process established by the Department of Homeland Security (DHS) to prove an individual is a citizen

• Documentation that a child meets the requirements of section 101 of the Child Citizenship Act of 2000 (8 U.S.C. 1431)

• Medical records, including, but not limited to, hospital, clinic, or doctor records, or admission papers from a nursing facility, skilled care
facility, or other institution that indicate a U.S. place of birth

• Life, health, or other insurance record that indicates a U.S. place of birth

• An official religious record recorded in the U.S. showing that the birth occurred in the U.S.

• School records, including preschool, Head Start, and day care, showing the child’s name and U.S. place of birth

• Federal or state census record showing U.S. citizenship or a U.S. place of birth

• If an individual does not have one of the documents listed in 130 CMR 518.000, he or she may submit an affidavit signed by another individual, under penalty of perjury, who can reasonably attest to the individual’s citizenship, and that contains the individual’s name, date of birth, and place of U.S. birth. The affidavit does not have to be notarized.
PLUS
Proof of Identity Only

• The following documents are acceptable proofs of identity, provided this documentation has a photograph or other identifying information including, but not limited to, name, age, sex, race, height, weight, eye color, or address.

• Identity documents listed at 8 CFR 274a.2(b)(1)(v)(B)(1), except a driver’s license issued by a Canadian government authority

• A driver’s license issued by a state or territory

• A school identification card

• A U.S. military card or draft record

• An identification card issued by the federal, state, or local government

• A military dependent’s identification card

• A U.S. Coast Guard Merchant Mariner card

• For children under age 19, a clinic, doctor, hospital, or school record, including preschool or day care records

• Two documents containing consistent information that confirms an applicant’s identity. These documents include, but are not limited to:
• employer identification cards
• high school and college diplomas (including high school equivalency diplomas)
• marriage certificates
• divorce decrees
• property deeds or titles
• a pay stub from a current employer with the applicant’s name and address preprinted, dated within 60 days of the application
• census proof containing the applicant’s name and address, dated not more than 12 months before the date of the application
• a pension or retirement statement from a former employer or pension fund stating the applicant’s name and address, dated within 12 months of the application
• tuition or student loan bill containing the applicant’s name and address, dated not more than 12 months before the date of the application
• utility bill, cell phone bill, credit card bill, doctor’s bill, or hospital bill containing applicant’s name and address, dated not
more than 60 days before the date of the application

• valid homeowner’s, renter’s, or automobile insurance policy with preprinted address, dated not more than 12 months before the date of the application, or a bill for this insurance with preprinted address, dated not more than 60 days before the date of the application

• lease dated not more than 12 months before the date of the application, or home mortgage identifying applicant and address

• employment proved by W-2 forms or other documents showing the applicant’s name and address submitted by the employer to a government agency as a consequence of employment

• A finding of identity from a federal or state agency, including, but not limited to, a public assistance, law enforcement, internal revenue, tax bureau, or corrections agency, if the agency has proved and certified the identity of the individual
• A finding of identity from an Express Lane agency, as defined in section 1902(e)(13)(F) of the Social Security Act

• If the applicant does not have any document specified in the first three main bullets above, and identity is not proved through the fourth and fifth main bullets above, the applicant may submit an affidavit signed, under penalty of perjury, by another person who can reasonably attest to the applicant’s identity. This affidavit must contain the applicant’s name and other identifying information establishing identity, as described in the first main bullet above. This affidavit does not have to be notarized.
PART 12
WHERE TO GET HELP

MassHealth Customer Service

1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled)

*Topic*

- How to get a Senior Application
- How to get a Long-Term-Care Supplement or a PCA Supplement
- How to get a MassHealth Buy-In Application
- Where to send the Senior Application
- General eligibility information
- Covered medical services
- How to get interpreter services
- How to get proofs
- MassHealth premiums
- How to find a MassHealth provider
- Emergency services—out of Massachusetts
- Questions about the voter registration process and help filling out the Voter Registration Form
Executive Office of Elder Affairs (EOEA)

1-800-AGE-INFO (1-800-243-4636) (TTY: 1-877-610-0241 for people who are deaf, hard of hearing, or speech disabled)

**Topic**

- Elder Affairs Prescription Advantage Program
- (For persons who are not getting prescription drug benefits under MassHealth or Medicare, who are either under age 65 and disabled or aged 65 or older, and who want information about help with prescription drug costs)

MassHealth Enrollment Center

1-888-665-9993 (TTY: 1-888-665-9997 for people who are deaf, hard of hearing, or speech disabled)
self-services available 24 hours/7 days a week

**Topic**

- Member eligibility information
- How to get MassHealth forms
- Your eligibility notice
- How to ask for a fair hearing to appeal MassHealth decisions
• How to meet your deductible
• Your long-term-care patient-paid amount (PPA)
• Where to report changes
• How to replace a MassHealth card
• Information to process case
• Examples of acceptable proofs

Special MassHealth Programs

Call MassHealth Enrollment Center
1-800-408-1253 (TTY: 1-800-231-5698 for people who are deaf, hard of hearing, or speech disabled)

• Kaileigh Mulligan Program—Home Care for Disabled Children
• PACE (Program of All-Inclusive Care for the Elderly)

Call MassHealth Enrollment Center
1-888-665-9993 (TTY: 1-888-665-9997 for people who are deaf, hard of hearing, or speech disabled)

• Home- and Community-Based Services Waiver Program
Benefit Coordination/Third Party Liability

1-800-462-1120

Topic

• Real estate lien recovery
• Accident recovery
• Estate recovery

Board of Hearings

617-847-1200 or 1-800-655-0338
fax: 617-847-1204

100 Hancock St., 6th Floor
Quincy, MA 02171

Topic

• MassHealth appeals—fair hearings

MassHealth Disability Accommodation
Ombudsman

617-847-3468 (TTY: 617-847-3788 for people who are deaf, hard of hearing, or speech disabled)

100 Hancock Street, 6th floor
Quincy, MA 02171
masshealthhelp@ehs.state.ma.us
**Topic**

- For applicants and members with disabilities who need accommodations

**Social Security Administration (SSA)**

1-800-772-1213 | www.ssa.gov

**Topic**

- Eligibility for Social Security enrollment in Medicare Parts A and B
- Social Security benefits
- Supplemental Security Income (SSI) benefits
- Applying for an SSN

**Medicare prescription drug coverage**

1-800-MEDICARE 1-800-633-4227
(TTY: 1-877-486-2048 for people who are deaf, hard of hearing, or speech disabled)
www.medicare.gov

**Senior Care Options**

1-888-885-0484 (TTY: 1-888-821-5225 for people who are deaf, hard of hearing, or speech disabled)
Massachusetts Health Connector


**Topic**

- reporting changes
- information about enrollment in health plans, premiums, copays, other program information, and appeals information

**To report member or provider fraud**

1-877-437-2830 (1-877-4-FRAUD-0)

Health Safety Net Customer Service Center

1-877-910-2100

**Topic**

- Health Safety Net

**Grievances with HSN**

Health Safety Net Office
Attn: HSN Grievances
Two Boylston St., 6th Floor
Boston, MA 02116
Legal Services

Boston Area

Asian American Civic Association

Immigration counseling, help with preparation of applications, and legal referrals; no representation. Chinese spoken.

90 Tyler St.
Boston, MA 02111
Phone: 617-426-9492
Fax: 617-482-2316

Catholic Charities, Refugee and Immigration Services

Labor certifications, relative petitions, Cuban/Haitian adjustments, registry, nonimmigrant visa petitions, political asylum, exclusion, deportation proceedings, TPS counseling. Serves Boston and surrounding areas; all nationalities. BIA accredited staff. Spanish spoken.

270 Washington St.
Somerville, MA 02143
Phone: 617-625-1920
Fax: 617-629-2246
**Centro Presente**

Help with preparation of applications for citizenship, family-based petitions, and NACARA cases. Spanish spoken.

54 Essex St.
Cambridge, MA 02139-2609
Phone: 617-497-9080
Fax: 617-497-7247

**Community Legal Services and Counseling Center**

Specializing in asylum cases, refugee green cards, family-based visa petitions, adjustment of status, and consultation on naturalization problem cases. Spanish spoken.

One West St.
Cambridge, MA 02139
Phone: 617-661-1010
Fax: 617-661-3289
**Greater Boston Legal Services**

All types of immigration cases, primarily asylum cases, domestic violence cases, TPS counseling, and humanitarian relief. Provides community education/training. Serves the Commonwealth of Massachusetts. Spanish, Haitian Creole, French, Arabic, Somali, and Gujarati spoken.

197 Friend St.
Boston, MA 02114
Phone: 617-603-1808
Fax: 617-371-1222

**Haitian Multi-Service Center**

Does not represent persons in deportation proceedings, but provides advice and referrals. Processes applications for Cuban/Haitian adjustments, registry. Provides community education/training. Serves the Greater Boston area: primarily Haitians. French and Haitian Creole spoken.

12 Bicknell St.
Dorchester, MA 02121
Phone: 617-436-2848
Fax: 617-287-0284
International Institute of Boston

Specializing in asylum cases, refugee green cards, citizenship, replacement green cards and I-94s, refugee travel documents, re-entry permits, advance parole, affidavits of support, consultations. Also, on a limited basis: family-based visa petitions and adjustment of status. Weekly walk-in hours. Low-income legal assistance program. Deportation defense and assistance for battered women. Serves Boston INS jurisdiction: all nationalities. BIA accredited staff. Spanish, French, and Vietnamese spoken.

One Milk St.
Boston, MA 02109
Phone: 617-695-9990
Fax: 617-695-9191
Massachusetts Immigrant and Refugee Advocacy (MIRA) Coalition

Offers technical assistance to service providers and clients on immigration documentation and immigrant eligibility for public benefits.

105 Chauncy St.
Boston, MA 02111
Phone: 617-350-5480
Fax: 617-350-5499

Pair Project

Specializing in asylum and detention and deportation cases.

14 Beacon St., Rm. 804 A
Boston, MA 02108
Phone: 617-742-9296
Fax: 617-742-9385

Central Massachusetts Community Legal Aid

Provides free advice and representation on humanitarian immigration applications, including asylum, relief under the Violence Against Women Act, Special Immigrant Juvenile Status, U visas for
crime victims, and T visas for trafficking victims. Serves low-income and elderly residents of Central and Western Massachusetts (Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties).

405 Main St., 4th floor
Worcester, MA 01608
Phone: 508-752-3718
Fax: 508-752-5918

**Friendly House**

Specializing in asylum cases, green-card replacement, adjustment of status, and naturalization. Free immigration consultation every Friday, by appointment only. Possible representation.

36 Wall St.
Worcester, MA 01604
Phone: 508-755-4362
Fax: 508-792-7800
**Lutheran Social Services**

Specializing in asylum cases, VAWA, family-based petitions, and referrals.

30 Harvard St.
Worcester, MA 01608
Phone: 508-754-1121
Fax: 508-754-1393

**Southeastern Massachusetts**

**Catholic Social Services**

Specializing in asylum cases and citizenship assistance. Serves the Southeastern Massachusetts area.

783 Slade St.
Fall River, MA 02724
Phone: 508-674-4681
Fax: 508-675-2224
Western Massachusetts

Community Legal Aid

Provides free advice and representation on humanitarian immigration applications, including asylum, relief under the Violence Against Women Act, Special Immigrant Juvenile Status, U visas for crime victims, and T visas for trafficking victims. Serves low-income and elderly residents of Central and Western Massachusetts (Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties).

127 State St., 4th floor
Springfield, MA 01103
Phone: 413-781-7814
Fax: 413-746-3221
IMPORTANT INFORMATION
ABOUT VOTER REGISTRATION

Dear Applicant or Member:

The National Voter Registration Act of 1993 requires MassHealth to give you the opportunity to register to vote. Your decision to register to vote will not affect your eligibility for benefits.

If you would like a mail-in voter registration form sent to you, please call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

When you get the form, fill it out and send it to your city or town hall. If you have any questions about the voter registration process, or if you need help filling out the form, call one of the telephone numbers listed above.

Remember: You will not be registered to vote until you send the filled-out voter registration form to your local city or town hall. Your local election department will let you know in writing when your voter registration has been processed. If you do not get written notification within a reasonable time, contact your local election department.
time, contact your local city or town hall election department for more information.

Commonwealth of Massachusetts
Executive Office of Health and Human Services
MassHealth

VOTE-3 (Rev. 10/12)
Important! If you need an interpreter or translation help with any MassHealth notice or form, or if you want a booklet/guide in your language, or if you have any questions about MassHealth, please call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled.) MassHealth does not discriminate on the basis of national origin.

[ITF Rev. 10/12]

This guide is also available in Braille and large-print editions. To get a copy, please call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled.)