

*When you or a family member is facing a serious medical situation, the cost of care can be a major concern — even if you have comprehensive health insurance. Certain complex medical conditions may qualify you or your family for assistance through MassHealth. The Enhanced Coordination of Benefits Program can help you maximize your health benefits while minimizing your out-of-pocket costs.*



**The ECOB Program is a free service provided by Massachusetts for eligible MassHealth members.**

**Contact the ECOB Program to learn more.**

**For more information, contact us:**

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## **Enhanced Coordination of Benefits**



**Helping MassHealth members make the most of their health insurance benefits**



## Who We Are

The Enhanced Coordination of Benefits Unit (ECOB), a specialized UMass Medical School program, works with Massachusetts Medicaid Program (MassHealth) members to ensure they receive the most comprehensive insurance coverage available. MassHealth members may have access to additional insurance benefits through an employer, spouse, parent, or COBRA. We help members and their families get or maintain private health insurance.

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## How We Can Help

**Our ECOB Health Benefit Coordinators are available to:**

- Act as your direct contact to MassHealth
- Investigate private and public benefits to which you may be eligible
- Advocate for health insurance benefits that you are entitled to, and help resolve any coverage issues you may have with your employer, insurer, or MassHealth



## Eligibility

**We work with families and individuals dealing with:**

- Catastrophic Illness
- Chronic Disease
- Complex Prescription Needs
- Lengthy or Repeated Hospitalizations

**Contact us if you are:**

- Under Age 65 **and**
- A MassHealth member or awaiting a decision on your MassHealth eligibility

We can investigate your eligibility and options. Every situation is different.

## Premium Assistance

For MassHealth members, having both private insurance and MassHealth may mean access to a larger selection of providers and benefits. ECOB Health Benefit Coordinators help identify available coverage, and work with the MassHealth Premium Assistance Program to reimburse eligible MassHealth members for the cost of private group health insurance.

