

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.

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:

(833) 886-3262

ECOB@umassmed.edu



at UMass Chan
Medical School

**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 Chan 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.



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

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



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.