



MassHealth CommonHealth Frequently Asked Questions (FAQ)

MassHealth CommonHealth offers healthcare coverage to individuals with disabilities whose income is too high for MassHealth Standard. MassHealth CommonHealth benefits are similar to MassHealth Standard benefits. If you have a disability, you may be eligible for CommonHealth even if you have private insurance or Medicare.

CommonHealth works like any other comprehensive medical plan and covers doctor visits, procedures, and prescriptions. You can find more information about CommonHealth-covered services at mass.gov/info-details/chart-of-masshealth-covered-services.

Who is eligible for CommonHealth?

To qualify for CommonHealth, an individual must

- have been declared disabled by the Social Security Administration, the Massachusetts Commission for the Blind, or MassHealth (after submitting the MassHealth Disability Supplement); and
- have a combined family income that is more than 133% of the Federal Poverty Level (FPL) for individuals younger than 65 years of age, or more than 100% of the FPL for individuals age 65 and older. You can view the FPL chart here: mass.gov/info-details/program-financial-guidelines-for-certain-masshealth-applicants-and-members.

Why should I apply for CommonHealth if I already have private insurance or Medicare?

There are several reasons having CommonHealth might be helpful.

- May cover copayments, co-insurance, deductibles, and other costs that your current insurance does not
- May help with the cost of your private insurance (read about the Premium Assistance Program on the next page)
- May pay for medically necessary MassHealth-covered services that your current health plan does not cover

For more information, visit mass.gov/info-details/masshealth-and-private-health-insurance-also-known-as-third-party-liability-tpl or call MassHealth Customer Service at (800) 841-2900, TDD/TTY: 711.

How do I apply for CommonHealth?

To apply for CommonHealth, individuals **younger than 65** must complete the Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3) available at mass.gov/lists/applications-to-become-a-masshealth-member#massachusetts-application-for-health-and-dental-coverage-and-help-paying-costs.

Those **age 65 and older** must complete the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2) available at mass.gov/lists/applications-to-become-a-masshealth-member#application-for-health-coverage-for-seniors-and-people-needing-long-term-care-services. If you are applying for CommonHealth after age 65, please write "CommonHealth" across the top of your application or renewal application to let MassHealth know what type of coverage you are looking for.

Here's how to apply.

- **Online:** mass.gov/info-details/ma-login-accounts-for-new-applicants (this is the fastest way to get coverage)
- **By Mail (print the application from this web page):** mass.gov/lists/applications-to-become-a-masshealth-member
- **By Phone:** Call MassHealth Customer Service at (800) 841-2900, TDD/TTY: 711
- **In Person or by Virtual Appointment:** Schedule an appointment at mass.gov/masshealth/appointment

If you are already a MassHealth member, you may need to complete a Disability Supplement to see if you can be

upgraded to CommonHealth. You can find the Adult Disability Supplement and the Child Disability Supplement here: mass.gov/lists/masshealth-member-forms. If you have questions about your eligibility, call MassHealth Customer Service at (800) 841-2900, TDD/TTY: 711.

Do I have to pay for CommonHealth?

You may need to pay a monthly premium (fee) for CommonHealth depending on the financial situation of your household or family group. You can find information about CommonHealth premiums here: mass.gov/info-details/masshealth-premium-schedule-for-members.

If you have private insurance through an employer, **the MassHealth Premium Assistance program may help reduce or eliminate your monthly CommonHealth premium.** The program may also be able to help with the

costs of your private insurance premiums too! For more information about the Premium Assistance program, visit mass.gov/info-details/masshealth-premium-assistance-pa or call the MassHealth Premium Assistance Unit at (800) 862-4840, TTY: (617) 886-8102.

If you must pay a premium for CommonHealth, billing will begin the month after you are approved for CommonHealth. If you don't pay the premium for 60 days or more, your CommonHealth coverage will be cancelled. Visit mass.gov/info-details/masshealth-premium-schedule-for-members for more information.

Updates to CommonHealth

MassHealth has recently expanded its CommonHealth eligibility requirements to better help our members.

- **For individuals younger than 65 years of age**, MassHealth has eliminated the one-time deductible.
- **Individuals 65 years of age and older** who have CommonHealth for at least 10 consecutive years can now remain on CommonHealth after turning 65 without having to work. Those who do not meet the 10-year criteria upon turning 65 may still get CommonHealth if they work at least 40 hours a month (or have worked at least 240 hours in the six months before they submit their renewal application (available at mass.gov/doc/renewal-application-for-health-coverage-for-seniors-and-people-needing-long-term-care-services-0/download)). Learn more about this by reading Eligibility Operations Memo 23-19: "Updated — Changes to MassHealth CommonHealth Eligibility for Seniors" available at mass.gov/doc/eligibility-operations-memo-23-19-updated-changes-to-masshealth-commonhealth-eligibility-for-seniors-0/download.

Should I send proof with my application or renewal?

Yes. MassHealth will request proof from you for required information that we cannot verify. Some examples of information MassHealth may need proof for are income, assets, citizenship status, and immigration status. All necessary documents on the "Acceptable Verifications" list (available at mass.gov/info-details/masshealth-and-health-connector-acceptable-verifications-list) must be sent to MassHealth so we can promptly review your application and make sure you get the best benefit possible.

How can I get more information about CommonHealth?

If you have questions about CommonHealth, please call MassHealth Customer Service at (800) 841-2900, TDD/TTY: 711 or visit <https://www.mass.gov/info-details/masshealth-commonhealth>.