



Commonwealth of Massachusetts Executive Office of Health and Human Services Office of Medicaid 600 Washington Street Boston, MA 02111 www.mass.gov/masshealth

> MassHealth Eligibility Letter 193 December 1, 2009

TO: MassHealth Staff

jkb

FROM: Terence G. Dougherty, Interim Medicaid Director

RE: Revisions to Regulations about MassHealth Family Assistance

MassHealth is revising the regulations about benefits for certain members of MassHealth Family Assistance.

Dental services, as described in 130 CMR 420.000, are now available to children under age 19 who are eligible for Family Assistance premium assistance payments.

These emergency regulations are effective retroactive to October 1, 2009.

MANUAL UPKEEP

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(H) Use of Potential Health Insurance Benefits. Applicants and members must use potential health insurance benefits, including Medicare, in accordance with 130 CMR 503.007, and must enroll in health insurance if purchased by the MassHealth agency in accordance with 130 CMR 505.002(G), 505.005, or 507.003.

(I) Medical Coverage Date.

(1) Except as provided in 130 CMR 501.003(E)(1), the medical coverage date for CommonHealth begins on the 10th calendar day before the date a Medical Benefit Request is received at any MassHealth Enrollment Center or received by a MassHealth outreach worker at a designated outreach site, provided all required verifications, including a completed disability supplement, have been received within 60 calendar days of the date of the Request for Information.

(2) Except as provided in 130 CMR 501.003(E)(1), if required verifications listed on the Request for Information are received after the 60-day period referenced in 130 CMR 505.004(I)(1), the begin date of medical coverage is 10 calendar days before the date on which the verifications were received, provided such verifications are received within one year of receipt of the MBR.

(3) Persons described in 130 CMR 505.004(C) who have been notified by the MassHealth agency that they must meet a one-time deductible have their medical coverage date established in accordance with 130 CMR 506.009(E).

(J) Extended CommonHealth Coverage. CommonHealth members (described in 130 CMR 505.004(B)) who terminate their employment, continue to be eligible for CommonHealth for up to three calendar months after termination of employment provided they continue to make timely payments of monthly premiums.

505.005: MassHealth Family Assistance

(A) Overview.

(1) 130 CMR 505.005 contains the categorical requirements and financial standards for MassHealth Family Assistance. This coverage type provides coverage either through premium assistance payments or the purchase of medical benefits.

(2) (a) Premium assistance payments under MassHealth Family Assistance are available to

- (i) children under age 19 who have health insurance or access to health insurance;
- (ii) certain employed adults aged 19 through 64 who have health insurance; and

(iii) persons under age 65 who are HIV positive and who have health insurance or choose to purchase available health insurance.

(b) The health insurance must meet the criteria of 130 CMR 505.005(B)(1)(a)(i), (C)(1)(e), or (D)(2).

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(c) Persons eligible for premium assistance payments, in accordance with 130 CMR 505.005(B) and (C), are eligible for payment of part of the policyholder's employer-sponsored health insurance premium in accordance with the MassHealth premium assistance payment formula described in 130 CMR 506.012(D) and (E).

(d) Children eligible for premium assistance payments, in accordance with 130 CMR 505.005(B), receive dental services as described in 130 CMR 420.000.

(3) (a) The purchase of medical benefits under MassHealth Family Assistance is available to

(i) children under the age of 19 who are uninsured at the time of the MassHealth eligibility determination and do not have access to employer-sponsored health insurance; and

(ii) persons under the age of 65 who are HIV positive and who have no health insurance, or do not have health insurance that the MassHealth agency has determined to be cost effective.

(b) Persons eligible for the purchase of medical benefits are eligible for the services described in 130 CMR 450.105(H)(3).

(B) Premium Assistance for Children.

(1) Eligibility Requirements.

(a) Premium assistance under MassHealth Family Assistance is available to children under age 19 who meet all the following conditions:

(i) the child has or has access to employer-sponsored health insurance where the employer contributes at least 50 percent of the premium cost, and the insurance meets the basic-benefit level, as defined at 130 CMR 501.001;

(ii) the child's family group gross income is above 150 percent but does not exceed 300 percent of the federal-poverty level for citizens and qualified aliens;

(iii) the child's family group gross income does not exceed 200 percent of the federal-poverty level for aliens with special status;

(iv) the child is ineligible for MassHealth Standard and MassHealth CommonHealth; and

(v) for children whose family group income is above 200 percent but does not exceed 300 percent of the federal-poverty level, the child does not have employer-sponsored health insurance and has not had employer-sponsored health insurance during the six months before application, as provided in 130 CMR 505.005(H).