TO: MassHealth Eligibility Operations Staff
FROM: Amy Dybas, Deputy Chief Operating Officer for Member Policy Implementation, Training, and Communications
RE: Revised Requirements for CommonHealth Working Disabled Applicants Age 65 or Older

Introduction

MassHealth is changing the application process for new applicants age 65 or older who have a disability and meet the working requirements for CommonHealth.

Effective March 1, 2019, these applicants must complete an Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2). They must be determined ineligible for MassHealth Standard with an asset test before MassHealth can determine their eligibility for MassHealth CommonHealth in accordance with the 1115 Demonstration Waiver. Instructions in the “Who Can Use This Application” section on both the Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3) and the SACA-2 have been updated with this change in the March 2019 application versions.

Requirements

In order to qualify for MassHealth CommonHealth, an individual age 65 or older and living in the community must
- not be eligible for MassHealth Standard;
- have a verified status of citizen or qualified lawfully present (QLP);
- be permanently and totally disabled; and
- meet the working requirement.

The working requirement is met if the individual is
- employed at least 40 hours per month; or
- if currently employed and working less than 40 hours per month, has been employed at least 240 hours in the six-month period immediately preceding the month of receipt of the application.

Disability status for MassHealth eligibility is established by
- certification of legal blindness by the Massachusetts Commission for the Blind (MCB);
- determination of disability by the Social Security Administration (SSA); or
- determination of disability by the Disability Evaluation Services (DES).

If an individual age 65 or older claims potential disability but has not yet been determined disabled, a MassHealth Adult Disability Supplement (MADS-A) can be completed and sent to DES for a disability determination.

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Process

SACA-2s received for new applicants are processed by the Intake Unit. When a SACA-2 is received for an individual age 65 or older who meets the working disabled requirement, the SACA-2 should be entered in MA21 and, if verifications are outstanding, a request for information notice will be generated to request documentation. If, after receiving verifications, an eligibility determination results in a denial for MassHealth Standard, potential eligibility for MassHealth CommonHealth will be reviewed.

A Job Aid detailing the steps that must be taken for a CommonHealth determination will be distributed to Intake and Ongoing staff. CommonHealth determinations are based on MAGI income rules.

ACA-3

An ACA-3 will be accepted through April 1, 2019. After this date, if an ACA-3 is received for an individual age 65 or older who is reporting that he or she is a disabled working adult, the Mail Correct Application (MCA) process in MA21 should be implemented to send the SACA-2 to the applicant.

Questions

If you have any questions about this memo, please have your MEC designee contact the Policy Hotline.