



Commonwealth of Massachusetts
Executive Office of Health and Human Services
Office of Medicaid
www.mass.gov/masshealth

Eligibility Operations Memo 22-09
July 2022

TO: MassHealth Eligibility Operations Staff
FROM: Heather Rossi, Director of Eligibility Policy

RE: Updates to Premium Hardship Waiver Regulations

Introduction

MassHealth has updated the regulations at 130 CMR 506.011(G) to expand Premium Hardship waiver or reduction criteria for members who have experienced undue financial hardship. This memo describes the regulation updates and provides details about the updated Premium Hardship Waiver Application form that is now available for use.

Updates Made to Premium Hardship Regulations

The following members may now qualify for a waiver or reduction of premium based on the updated regulations.

- Members who have medical and/or dental bills totaling more than 7.5% of the family group's gross annual income that have accrued or have been paid by the family group in the 12 months before the submission of the waiver application, regardless of the date of service. Bills must not have been paid by a third-party insurance, including MassHealth, and cannot be subject to payment by the Health Safety Net.
- CommonHealth members with a total monthly premium that will cause extreme financial hardship to the family, as determined by MassHealth.
- Members who have suffered economic hardship because of a state or federally declared disaster or public health emergency. This hardship should be within the six months prior to the date of hardship waiver application submission, or the hardship must occur in the six months following the date of the hardship waiver application.

Updated Application for Premium Hardship Waiver

The *Application for Waiver or Reduction of MassHealth Premium* form (HW 06/22) has been updated to align with the updated regulations. This form is [now available on the Mass.gov website](#). The old form (HW-04/18) will be accepted until September 30, 2022. After that date, MassHealth will not accept the old form from members who are applying for a waiver or reduction of their premium.

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Please note that all other premium hardship criteria from the regulations remain unchanged. Members who fall into any of the above expanded categories, or any of the already established premium hardship criteria found at 130 CMR 506.011(G), may fill out the *Application for Waiver or Reduction of MassHealth Premium* form. If members have questions about applying for a hardship waiver, they should contact the Premium Billing Unit at MassHealth Customer Service at (800) 841-2900. TDD/TTY: 711.

Questions

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