

May 2006

Dear CMSP Member, Parent, or Caretaker:

We are pleased to tell you that because of a new state law, your child may get better health-insurance coverage than he or she is now getting from the Children's Medical Security Plan (CMSP) or the Uncompensated Care Pool (UCP). (UCP is also called Partial Free Care.) Based on your family income, your child may soon get more complete benefits under MassHealth Family Assistance.

During July and August, we will send letters to the homes of all children who move from CMSP to MassHealth with the date MassHealth coverage will start. On the date that MassHealth coverage starts, your child will no longer be eligible for CMSP. Instead, your child will get more benefits through MassHealth. Below is some basic information about this new MassHealth coverage and important information about what you will need to do to make sure your child gets this new coverage.

Help with health-insurance premiums

If your employer offers family health-insurance coverage that you have not been able to afford, MassHealth may be able to help you pay the premiums for this coverage instead of providing benefits to your child directly. You will be required to enroll in qualifying employer-sponsored insurance that is offered to you at your job. **Signing up for family health-insurance coverage at your job is a great way to get health insurance for parents and children.** We will send you more information about this in the future if we receive information that your child can get qualified health insurance through your employer. MassHealth will cover your child directly for a period of time while you make arrangements at your job to enroll in family health-insurance coverage.

More complete benefits

MassHealth provides Family Assistance direct coverage for children when employer-sponsored health insurance is not available. This coverage includes all the benefits now covered by CMSP and UCP, and many more benefits if they are medically necessary services, including:

- **Inpatient and outpatient hospital coverage:** MassHealth **includes** inpatient hospital coverage that CMSP does not. And, unlike UCP, MassHealth has no deductibles. You will not have to worry about hospital bills for your child!
- **Dental coverage:** MassHealth **does not limit** dental benefits to \$750 the way CMSP does.
- **Full pharmacy coverage:** MassHealth **does not limit** pharmacy benefits to \$200 the way CMSP does.
- **Mental health and substance abuse treatment**

services: MassHealth **does not** limit these services the way CMSP does.

- **MassHealth provides eyeglasses, medical supplies and equipment, and more.**
- **No copayments:** Unlike CMSP, MassHealth **does not charge** copayments for any benefits for children and, unlike UCP, MassHealth **has no** deductibles or coinsurance for children.

Choice of health plans

MassHealth offers a choice of health plans if you cannot get health insurance from your employer. Under these health plans, children have access to thousands of health-care providers across the state, including primary-care physicians, specialists, hospitals, community health centers, and more.

MassHealth premiums

You will not have to pay any copayments or deductibles for MassHealth direct coverage, but you will be charged a monthly premium. Depending on your family income, you will be charged either \$20 per child per month (up to a maximum of \$60 per month for three or more children) or \$28 per child per month (up to a maximum of \$84 per month for three or more children).

The letter you will get from MassHealth will tell you what your monthly premium amount will be. If at times you cannot pay your monthly premiums, MassHealth has payment plans. There are also waivers of premium payments if you have a hardship. You will receive more information about MassHealth premiums in future letters from MassHealth.

What you need to do now

- Continue to pay CMSP premiums until your child's new MassHealth coverage begins.
- Respond to any requests for information or redeterminations from CMSP.
- Tell MassHealth if you move.

Important: If your child loses CMSP coverage because premiums are not paid or because you did not respond to information requests, MassHealth **will not** be able to automatically enroll your child in Family Assistance and your child will not be able to reenroll in CMSP.

Questions

If you have any questions, please call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people with partial or total hearing loss), Monday through Friday, 8 AM to 5 PM.

MassHealth—a better plan for your child.



MassHealth