

## **FAQs: PREMIUM ASSISTANCE (PA)**

**Q: I have been approved for PA and I have CommonHealth – do I still have to pay my premium?**

**A:** If you have been paying a premium bill to MassHealth you are still required to contribute that amount when you become eligible for PA, however, the way you pay it may change. In most cases your MassHealth premium bill will be automatically deducted from the monthly private health insurance PA payment that MassHealth makes to you. In some cases, you may still have to make a direct premium payment to MassHealth but the amount will be reduced because of PA.

**Q: I received a request to send in a Summary of Benefits – where can I find this?**

**A:** Your employer can provide you with a copy of the summary of benefits. You may be able to access it online or from your insurance carrier.

**Q: I am providing health insurance for my MassHealth-eligible child who resides with my ex-spouse – can I receive PA?**

**A: No.** To qualify for PA, the private health insurance policyholder must reside with the individual who is eligible for the PA benefit in addition to being related to that individual by blood, adoption or marriage.

**Q: My 23-year-old child is on MassHealth and lives on their own. I cover them on my private employer-sponsored insurance (ESI) – can I get PA?**

**A: No.** To qualify for PA, the private health insurance policyholder must reside with the individual who is eligible for the PA and must be related to that individual by blood, adoption or marriage.

**Q: I received a letter from MassHealth saying that I am eligible for PA – a qualifying event letter – do I have to enroll in ESI? What will happen if I do not enroll? What should my next step be?**

**A:** Yes. If you received a letter stating that you are eligible for the state Medicaid (MassHealth) Premium Assistance Program, it means that:

1. You have access to ESI, and
2. You may get help from MassHealth to pay for your health insurance premium. A premium is the amount you pay each month for your health insurance.

Now that you qualify to get help from MassHealth, you must enroll in ESI coverage within 60 days of the letter or **you may lose your MassHealth benefits. Members of your family with MassHealth coverage may also lose their MassHealth coverage** after the 60-day deadline. However, pregnant women and individuals under age 21 will not lose their MassHealth benefits. Ask your employer for an Enrollment Confirmation Letter and send it to the MassHealth Premium Assistance Program in order for MassHealth to begin paying for all or most of the ESI premiums.

Contact Information:

- Phone: (800) 862-4840
- Fax: (617) 451-1332
- TTY: (617) 886-8102
- Mailing Address: 519 Somerville Ave, #372 Somerville, MA 02142
- Email: [MassPremAssistance@accenture.com](mailto:MassPremAssistance@accenture.com)

**Q: Do I need to wait until my employer's open enrollment period to enroll?**

No, the law allows you and your family to enroll in the ESI coverage outside of your open enrollment period if you qualify for MassHealth Premium Assistance. If your employer has additional concerns, please have them contact The MassHealth Premium Assistance Unit at (800) 862-4840 or [MassPremAssistance@accenture.com](mailto:MassPremAssistance@accenture.com).

**Q: What if I cannot afford employer-sponsored insurance?**

If your employer requires employees to pay a portion of the ESI premium, signing up for ESI means that your share of the premium will be withheld from your paycheck. MassHealth will reimburse you for the premium charges that are any higher than the premiums you were already paying for MassHealth. You will receive your first payment for all or most of the ESI premium within one to three weeks from the date MassHealth receives an Enrollment Confirmation Letter from your employer. After the first payment, you will receive premium payments by the last day of each month to cover the following month's ESI premium.

If you enroll in the PA Program, then you will keep your original MassHealth benefits. The MassHealth PA Program will help pay for all or most of the ESI premiums deducted from your paycheck. Also, MassHealth will pay for some out-of-pocket costs, like copayments and deductibles, along with any services not covered by your ESI but covered by MassHealth. If you have any questions or concerns about premium deductions from your paycheck or your PA payments, please call the MassHealth Premium Assistance Unit at (800) 862-4840.

**Q: Will my MassHealth coverage change when I enroll in this program?**

**A:** As a member of the PA program, you will be on both private health insurance and MassHealth. Your MassHealth coverage will continue, but how you receive services will change. For example, if you were on a MassHealth [managed care organization](#) (MCO) plan (e.g. BMC Health Net or Tufts Health Together) or an [accountable care organization](#) (ACO) plan (e.g. Fallon 365 or Partners HealthCare Choice), then your ESI plan will now be your primary plan. This means the ESI plan pays your bills first and although you are still covered by MassHealth, you will no longer be in the MassHealth MCO or ACO plan.

For more information on how to choose providers and coordinate your benefits between MassHealth and private health insurance, see the Coordination of Benefits When You Have MassHealth and Private Health Insurance or Premium Assistance webpage.

**Q: Will my MassHealth coverage change if I don't enroll in my ESI plan?**

**A:** If you currently have MassHealth and qualify for Premium Assistance, you must enroll in the ESI plan available to you. Your MassHealth benefits may end if you do not enroll within 60 days. Please contact the MassHealth Premium Assistance Unit at (800) 862-4840 for more information.

**Q: What are the benefits of the Premium Assistance (PA) program?**

**A:** You may have more benefits by getting insurance both through your job and through MassHealth, than just through MassHealth alone. For example, your employer's health plan may provide access to more healthcare providers, additional paid services, and even wellness programs.

- Family members who are not eligible for MassHealth may be able to get ESI at little to no cost when other family members have MassHealth.
- If you lose your MassHealth coverage, you can keep your ESI so you will not go without health insurance. Please note that if you lose your MassHealth coverage, your PA benefits will also end, so you will be responsible for any ESI premiums after the end of your MassHealth coverage.
- If you have MassHealth CommonHealth with a high premium, premium assistance can reduce or eliminate the cost of your CommonHealth premium if you get private health insurance through your job or family.

**Q: How long will it take to process my application for Premium Assistance (PA)?**

**A:** It can take 45-60 days for Premium Assistance to process your application.

**Q: When will I receive my first payment and then how frequently after that?**

**A:** You will receive your first payment for all or most of the ESI premium within

one to three weeks from the date MassHealth receives an Enrollment Confirmation Letter from your employer. After the first payment, you will receive premium payments by the last day of each month to cover the following month's ESI premium.

**Q: Is direct deposit an option for receiving my Premium Assistance Payment?**

**A:** Yes, direct deposit is an option. Members are encouraged to sign up for direct deposit of their PA payments.

**Q: What month does the Premium Assistance payment cover?**

**A:** The policyholder will receive the PA payments monthly for the following month's health insurance.

**Q: I lost my check or I never received it – what do I do? How long will it take to get a replacement?**

**A:** Call the Premium Assistance Unit at (800) 462-1120, Option 1. Premium Assistance will work with you to determine if the check was cashed or returned and will request a replacement if necessary. Replacement checks can take up to 8 weeks to receive.

**Q: I moved and am having my mail forwarded but have not received my check. Will I still get it?**

**A:** No, PA checks cannot be sent to a forwarding address. You must call the MassHealth Customer Service Unit at (800) 841-2900 to report your new mailing address. The check will return to the Premium Assistance Accounting department, and once the new address is in the MassHealth system, the check can be sent to your new address.

**Q: I do not agree with the decision that MassHealth has made for me. What can I do?**

**A:** You may ask for a fair hearing if you do not agree with MassHealth's decision. You must request a fair hearing within 30 days of the notification date.