Frequently Asked Questions (FAQs) When You Have Private Health Insurance and MassHealth

Q1. How do I make sure the costs of my care are covered when I have both private health insurance and MassHealth?

A1. In order to have MassHealth pay for your care, including the cost of copays, deductibles and other out of pocket costs, you must follow the rules of your private health insurance plan and see a provider who is in both the private plan network and in the MassHealth network. Please make sure to ask all providers before scheduling an appointment if they accept MassHealth and your private health insurance. For more information, you can review the Coordination of Benefits (COB) information on the MassHealth website.

Q2. What if I decide I do not want to enroll in the private health insurance plan through my work?

A2. If MassHealth informs you that you must enroll in a private health insurance plan that you have access to and it is at no cost to you, you may lose your MassHealth benefits if you fail to enroll in the private plan.

Q3. Will I lose MassHealth if I have private health insurance through my spouse or non-custodial parent?

A3. No, you can have private health insurance and MassHealth. Many MassHealth eligible children have health insurance from a non-custodial parent. You can call the MassHealth Third-Party Liability Unit at (888)-628-7526 if you are having difficulty obtaining private health insurance information for the non-custodial parent.

Q4. What if I do not want to use my private health insurance for fear of harm?

A4. If you believe signing up or using private health insurance will cause harm (i.e. domestic violence) to you or another person, or will not be in the best interest of your child, please call the MassHealth Third-Party Liability Unit at (888)-628-7526 immediately. For example, using a private health insurance may cause an explanation of benefit (EOB) be sent to the private health insurance policyholder which may not be safe in the case of domestic violence.

Q5.

A5.

How do I notify MassHealth if I have private health insurance or if it has ended?

You can call the MassHealth Third-Party Liability Unit at (888)-628-7526 to report the insurance update or complete the TPL Indicator Form.

Q6.

A6.

What are the benefits of having private health insurance in addition to MassHealth?

Having two insurance plans can provide a more complete benefit package while having the same MassHealth out of pocket costs. Always present both your private health insurance and MassHealth ID cards to all providers, including your pharmacist. When you visit a provider that accepts both your private health insurance and MassHealth, MassHealth will pay any of your private health insurance plan's copays, deductibles and/or coinsurance on your behalf. For more information, you may review the Coordination of Benefits information on the MassHealth website.

Q7.

A7.

What if I see a provider that does not accept MassHealth?

If you visit a provider in your private health insurance network who does not take MassHealth, you may be charged the copay, deductible, and/or coinsurance because this provider does not bill MassHealth. Please make sure to ask all providers before scheduling an appointment if they accept MassHealth and your private health insurance. In some cases your provider may be willing and able to enroll in MassHealth. For MassHealth members under age 21, their behavioral health provider may be able to enroll in the Massachusetts Behavioral Health Partnership for purposes of billing for cost-sharing.

If you need help with coordinating benefits for MassHealth and your private health insurance, contact MassHealth Member Customer Service Center at (800)-841-2900 or review the Coordination of Benefits information (Link to Section 2.3 COB Examples) on the MassHealth website.

Q8.

A8.

My doctor/drug store says I have other insurance coverage, but I don't. What do I do?

Call the MassHealth Third-Party Liability Unit at (888)-628-7526.

Q9. Do I have to use the private health insurance, or can I just use my MassHealth?

A9. You must use MassHealth and the private health insurance, and go to a provider who accepts both, otherwise you may be responsible for out-of-pocket costs like deductibles, co-pays, or co-insurance amounts.

Q10. The Pharmacy charged me a copay even though I have MassHealth and private health insurance. Can I get my money back?

A10. You can ask the pharmacy to bill the claim to MassHealth and be reimbursed by the pharmacy. Call the MassHealth Customer Service at (800)-841-2900 to update and correct the other insurance.