# MassHealth Overview

## Executive Office of Health & Human Services

September 2025

FOR POLICY DEVELOPMENT PURPOSES ONLY

# MassHealth Mission Statement

To improve the health outcomes of our diverse members and their families by providing access to integrated member-centric health care services that sustainably promote equitable health, wellbeing, and independence.

# MassHealth: Key Statistics

## MassHealth is the Commonwealth's combined Medicaid program and Children's Health Insurance Program (CHIP)

**<u>Budget</u>: ~$21B gross / $8B net estimated spend in FY25 (difference between gross and net is ~$12B in federal revenue)**

- ~$9B in Fee for Service (FFS) claims
- ~$10B in managed care capitations
- ~$2B in other payments (e.g., supplemental payments, Medicare premiums)

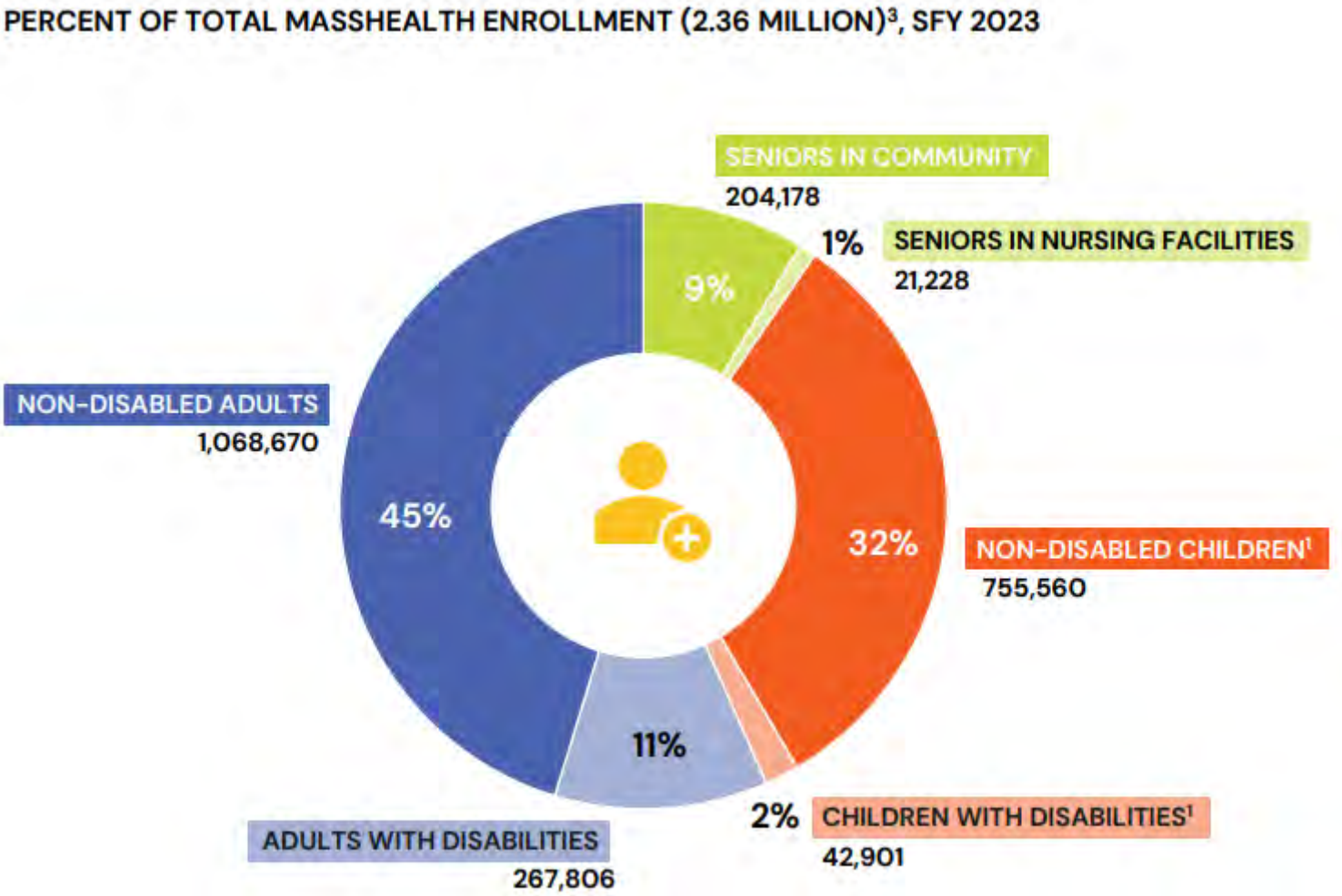
**<u>Caseload</u>: 2.0M people, more than 30% of all Massachusetts residents**

- ~1.5M have MassHealth-primary coverage
- ~500K have MassHealth-secondary coverage
- ~250K more members today than we had pre-COVID

**<u>Managed care</u>**

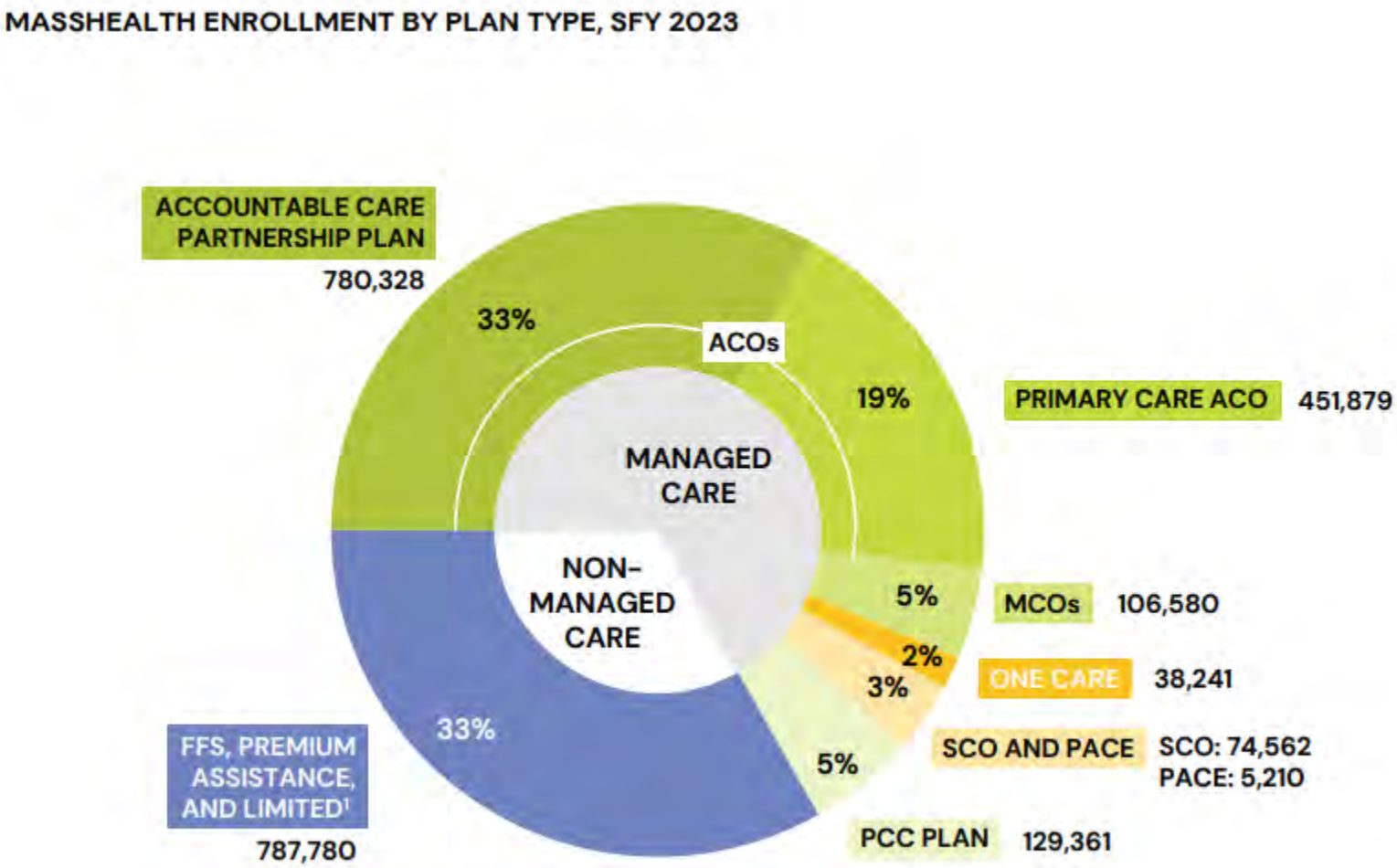
- Over 80% of MassHealth-primary members <65 ("managed care eligible") are enrolled in Accountable Care Organizations (ACOs); as of 4/1/23
- ~30% of Medicare-Medicaid members ("dually eligible") enrolled in Integrated Care plans

# Who we cover



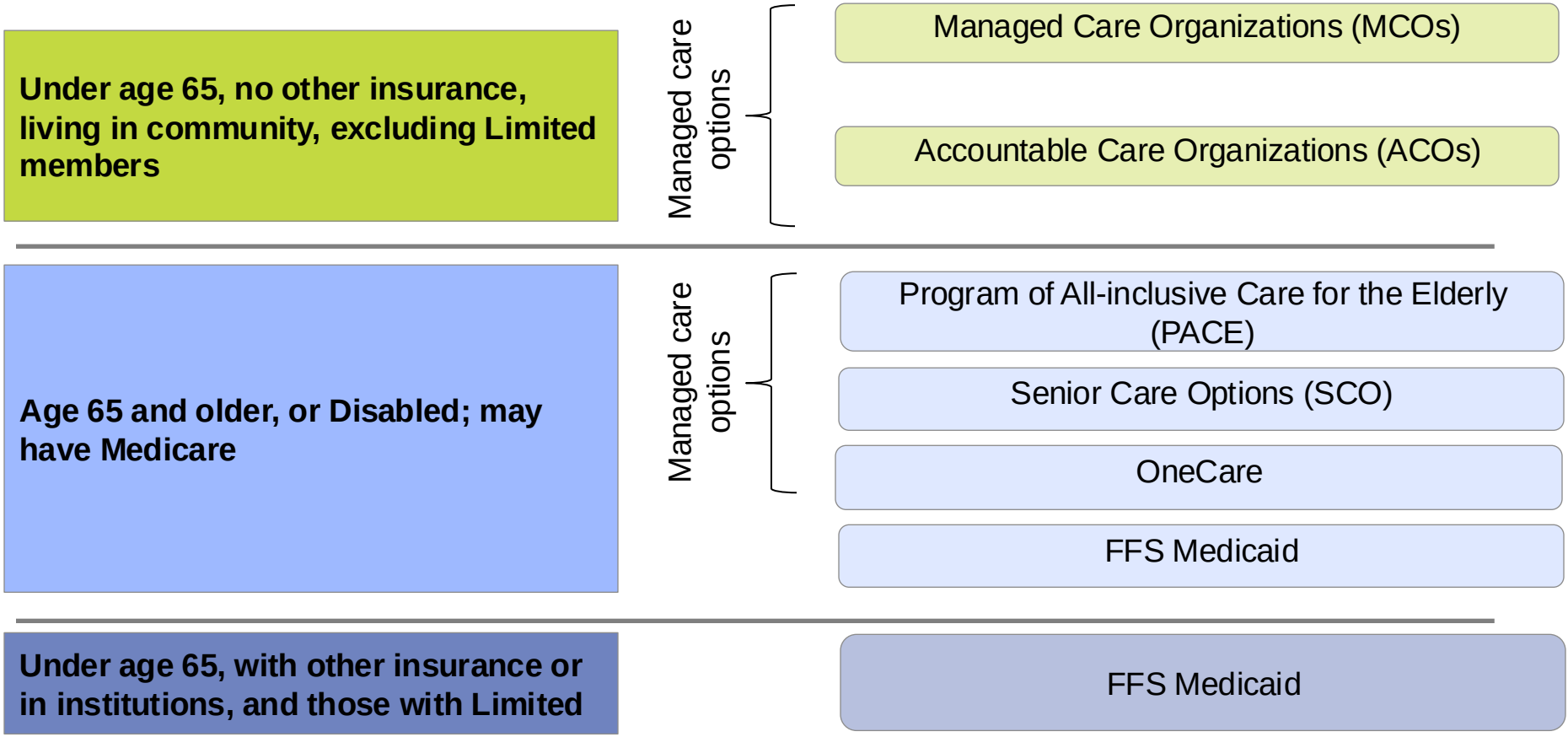

*Source: "MassHealth The Basics", MMPI, October 2024, link*

# How we cover them



# MassHealth Delivery Systems

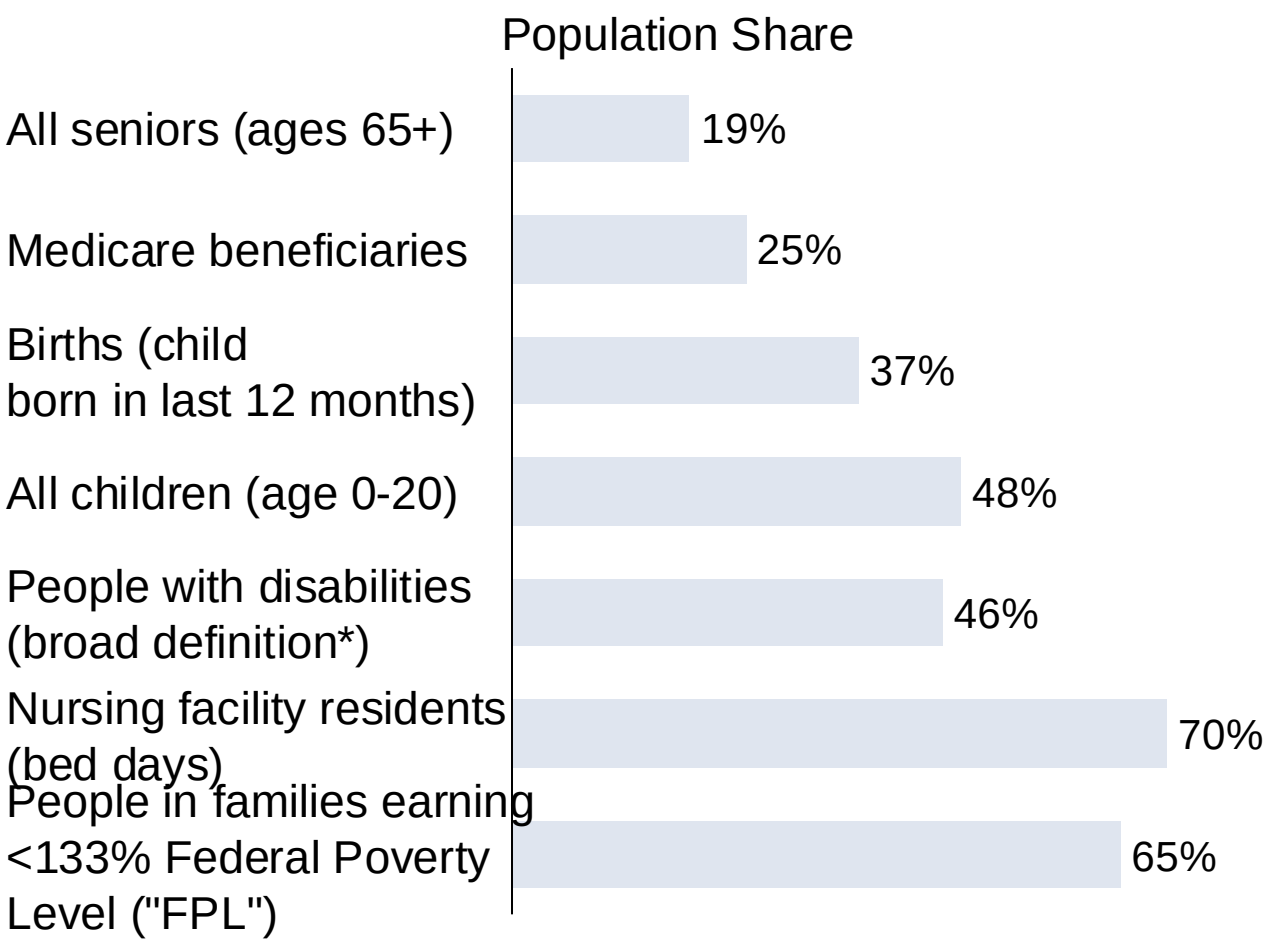
Over the years, more MassHealth members have moved into managed care (health care delivery systems organized to manage cost, utilization, and quality). Some MassHealth members are required to enroll in a managed care program, some are not eligible for managed care, and others can choose between managed care or the original, fee-for-service (FFS) Medicaid.




Source: "MassHealth, The Basics: Facts and Trends" BCBS Foundation of MA, Oct 2024 MassHealth: The Basics – Facts and Trends (October 2024) | Welcome to Blue Cross Blue Shield of Massachusetts

# % of the population covered by MassHealth

## Share of Select MA Populations Covered by MassHealth




**Highlights:**

- **37% of births** in MA are covered by MassHealth
- **Almost half (48%) of all children** in Massachusetts are covered by MassHealth
- **Approximately seven out of 10 nursing facility residents** are MassHealth members

Note: *Deaf or serious difficulty hearing; blind or serious difficulty seeing; cognitive, ambulatory, self care or independent living difficulty
SOURCES: Author's calculations using the 2018-2022 American Community Survey (ACS) 5-Year Estimates; CHIA 2020 Nursing Facility Cost Reports, and MassHealth Office Budget Data Request, March 2024. Chart is consistent with BCBS Foundation "MassHealth: The Basics" 2024 Report.

# MassHealth Eligibility

This presentation describes eligibility and coverage types for people who are younger than 65 and who are

- not living in nursing homes or other long-term-care facilities, and
- not receiving home-and community-based waiver services.

## Universal Eligibility Requirements

Every applicant must meet six Universal Requirements

1. MA Residency – applicant is resident or intends to reside in the state
2. Citizenship or Immigration Status:

- Immigration statuses include:
  - Qualified Non-Citizen
  - Protected Non-Citizen
  - Qualified Non-Citizen Barred
  - Individual Lawfully Present
  - Person Residing Under the Color of Law (PRUCOL)
  - Other Non-Citizen

3. Social Security Number
4. Assignment of Rights to Medical Support and Third Party Payments
5. Third Party Payments
6. Potential Sources of Health Care and Utilization of Potential Benefits

## MassHealth Eligibility cont.

| Categorical | Financial |
| --- | --- |
| • Young adults 19-20<br>• Children (through age 18)<br>• Pregnant women<br>• Individuals who are medically frail<br>• Independent Foster Care Adolescents<br>• Individuals with disabilities<br>• Single adult 21-64<br>• Individuals who are receiving treatment for Breast and Cervical Cancer<br>• Individuals who are HIV +<br>• Department of Mental Health members<br>• Recipients of other public assistance benefits (i.e. TAFDC, EAEDC, SSI) may automatically qualify for coverage | • How taxes are filed<br>• Household composition<br>• Modified Adjusted Gross Income (MAGI)<br>• Income limits based on the Federal Poverty Level (FPL)*<br><br>*FPL changes each year |

# MassHealth Coverage Types

## Individuals, Families and People with Disabilities

MassHealth has five different coverage types, described below, which vary in their benefit packages.

- Standard
- CommonHealth
- CarePlus
- Family Assistance
- Limited*
- Children's Medical Security Plan (CMSP)*

*Coverage types not considered as insurance for tax purposes.

MassHealth requires an individual to report any changes within 10 days of the change. This is to ensure that an individual receives the most comprehensive benefits available.

# Covered Services

While most MassHealth members receive all the services listed below, some members may receive more limited benefit packages. Members are placed in a coverage type depending on their income, citizenship or immigration status, age, and special circumstances

- Inpatient hospital services
- Outpatient services: hospitals, clinics, doctors, dentists, family planning, vision care
- Medical services: lab tests, X rays, therapies, pharmacy services, eyeglasses, hearing aids, medical equipment and supplies
- Adult day health and adult foster care
- Mental health and addiction services:  inpatient and outpatient
- Well-child screenings (for children under 21), including: medical, vision, dental, hearing, mental health and addiction services, developmental screens, shots
- Long-term services and supports at home or in a long-term-care facility, including home health services*
- Transportation services**
- Services to help you quit smoking

*CarePlus and Family Assistance does not cover LTSS related services
**Family Assistance does not cover non-emergency medical transportation

Learn more about which services are covered under each of 5 MassHealth coverage types with MassHealth Chart of covered services

# MassHealth and Disability

For MassHealth eligibility purposes, disability is defined by the Social Security Administration.

Social Security Administration disability definition:
"An individual must not be able to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s), that is expected to result in death, or that has lasted or is expected to last for a continuous period of at least 12 months."

**How is Disability Determined?**

The determination of disability for MassHealth purposes can only be established by:

**Social Security Administration (SSA)**
- The Social Security Administration may determine that an individual is disabled.

**Massachusetts Commission for the Blind (MCB)**
- The Massachusetts Commission for the Blind oversees the process for the reporting of legal blindness and can provide a Certificate of Blindness

**Disability Evaluation Services (DES)**
- Disability Evaluation Services may determine disability for a member or applicant who has not been determined disabled by SSA or MCB. DES uses the same criteria to determine disability as the Social Security Administration.

# How is disability determined? (continued)

In addition to a complete MassHealth Application, MassHealth applicants/members* must submit a MassHealth Disability Supplement (adult or child) for clinical evaluation.

- MassHealth Adult Disability Supplement – ages 18 and older
- MassHealth Child Disability Supplement – ages 0 -17

If an individual has been determined disabled by the SSA that disability status will be shared and verified electronically with MassHealth.

If an individual has been determined disabled by the MCB, MassHealth will accept a copy of the Certificate of Legal Blindness as verification of disability.

If an individual has not been determined disabled by the SSA or MCB, the individual, can initiate the disability evaluation process by answering specific questions in the online application, phone application, or paper application.

Note: A MassHealth member may submit a disability supplement at any time.

# MassHealth Premium Assistance

The MassHealth Premium Assistance (PA) program is for MassHealth members who have access to employer-sponsored health insurance (ESI) from a job or from another source.

If you or a family member have MassHealth and have access to ESI, you may be able to get help paying for your share of the health insurance premium if you qualify for the PA program.

**In addition to helping you pay for ESI, the PA program can help you in the following ways:**

- 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 have MassHealth CommonHealth with a high premium, PA can reduce or eliminate the cost of your CommonHealth premium if you get private health insurance through your job or family.**
- If you lose your MassHealth eligibility, 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.

Learn more about MassHealth Premium Assistance

# PANDAS/PANS General Questions for Discussion

- Any available data/stats related to PANDAS/PANS
- Any relevant case management or training
- Recent family support efforts
- Funding
- Gaps and challenges generally
- Future goals and initiatives

# PANDAS/PANS Discussion Questions

- What experience/exposure do you/your organization have with PANDAS/PANS?
- What knowledge or understanding does your staff/organization have about PANDAS/PANS?
- What professional development including training/information resources have you and your staff had related to PANDAS/PANS?
- What additional trainings or resources do you need to understand PANDAS/PANS better?
- What kind of barriers do you experience when working with children & youth with PANDAS/PANS and their families?
- What are your hopes and goals for quality of life and well-being for this community?