

Maintaining Your Private Health Insurance FAQs

Q: My employer changed insurance plans/rates at Open Enrollment – do I need to let you know?

A: Yes, you need to report any changes in your health plan information to the Premium Assistance Unit at (800) 862-4840 as soon as possible, but no later than 10 days from the date of the change. This includes changes to your health insurance coverage or health insurance premiums.

Q: My employer is still offering my current insurance plan; however, the covered benefits have changed slightly. Will I continue to qualify for Premium Assistance since I still have the same insurance carrier?

A: In order to qualify for PA, a plan must meet certain criteria called the Basic Benefit Level and MassHealth must determine that the plan is cost effective. MassHealth will review each plan annually or at the point of change in order to determine if the plan continues to qualify for the program.

Q: I started receiving PA three months ago and already received a letter requesting updated information about my health plan. Do I need to respond?

A: Yes, if you do not respond within the required timeframe, you may lose your benefits. Premium Assistance conducts yearly reviews on all active members according to your employer's Open Enrollment/Rate Year.

Q: I received a notice informing me that my Premium Assistance has ended because I failed to respond to a request for information from Premium Assistance. Can I continue to receive PA?

A: Yes, once you provide the information required by Premium Assistance and if all requirements continue to be met, then your PA can restart. Be sure to immediately respond to any MassHealth requests for information, or contact the Premium Assistance Unit at (800) 862-4840 if you have missed the deadline for a request for information. Otherwise, you may have a gap in MassHealth coverage.

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 or you may be able to access it online or request it from your insurance carrier.

Q: Is direct deposit an option for receiving my PA 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 PA 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 decision date.