

When You Have MassHealth And Private Health Insurance or Premium Assistance

Q. Which card do I need to show at my doctor visit?

A. Because you have private health insurance and MassHealth, you will need to **show both** your private health insurance card and your MassHealth card so that the provider will know to submit bills to both payers.

Q. I do not have copays for office visits with my MassHealth coverage, but my doctor's office told me that I owe a copay – what do I do?

A. You are not responsible for paying any more for MassHealth covered services when you have private health insurance as you would have to if you only had MassHealth. If your provider is asking for a copay for more than what MassHealth requires, make sure they know you have MassHealth and if they still are asking for a copay, please call the MassHealth Customer Service Unit at (800) 841-2900 for assistance.

Q. I'm trying to get diabetic test strips but my private health insurance does not cover the strips that work with my glucose monitoring machine – what do I do?

A. Call the MassHealth Customer Service Unit at (800) 841-2900 for assistance.

Q. I just tried to fill a prescription and was told I owed a large copay that I cannot afford – what do I do?

A. You are not responsible for paying any more for MassHealth covered medications when you have private health insurance than if you only had MassHealth. A pharmacy that accepts MassHealth cannot refuse to fill your prescription even if you owe past MassHealth-required copayments. If the pharmacy is asking for a copay more than what MassHealth requires, make sure they know you have MassHealth. If they still ask for a copay, please call the MassHealth Customer Service Unit at (800) 841-2900 for assistance.

Q. My child (under age 21) is receiving Children’s Behavioral Health Initiative (CBHI) covered services. Do we need to use a provider who accepts our private health insurance as well?

A. Currently you are not required to use a provider in your private health insurance network for **CBHI services only**, however Massachusetts state regulated private health plans effective on or after July 1, 2020 will be required to cover most CBHI services. When this change occurs on July 1, 2020, please check with your provider prior to continuation of services.

Q. My child (under age 21) has both private health insurance and MassHealth. Do we need to use a provider in our private health insurance network for behavioral health services?

A. For services covered by private health insurance you must use a provider in the private plan’s network. If the provider does not accept MassHealth/ Massachusetts Behavioral Health Partnership (MBHP), the provider may elect to participate in MBHP so MassHealth can cover copays.