

# **MEMBER BOOKLET**

## **FOR HEALTH AND DENTAL COVERAGE AND HELP PAYING COSTS**

**— OCTOBER 2018 —**

**This is your member booklet for MassHealth, the Children’s Medical Security Plan, ConnectorCare Plans and Advance Premium Tax Credits, and the Health Safety Net.**



Commonwealth of Massachusetts  
Executive Office of Health and Human Services  
MassHealth | Massachusetts Health Connector

## **Please remember**

- This Member Booklet is available in other languages.
- MassHealth can provide personal assistance by telephone or email and can provide some publications in the following formats:  
large print, electronic, braille.
- You can always get help in person at a MassHealth Enrollment Center (MEC).

If you have questions about this booklet, or if this booklet is not for you, please call (800) 841-2900. For people who are deaf, hard of hearing, or speech disabled and who have a TTY device, please call (800) 497-4648.

## **MassHealth Disability Accommodation Ombudsman**

MassHealth has an ombudsman to help members and applicants with disabilities get the accommodations they need. This office can also provide personal assistance by

- explaining MassHealth processes and requirements and
- helping you fill out forms over the telephone.

MassHealth Disability Accommodation Ombudsman

100 Hancock Street, 6th Floor

Quincy, MA 02171

Phone: (617) 847-3468 TTY: (617) 847-3788

[adaaccommodations@state.ma.us](mailto:adaaccommodations@state.ma.us)

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- Are you pregnant or breastfeeding?
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To learn more about WIC

Call 1-800-WIC-1007

Or visit [www.mass.gov/wic](http://www.mass.gov/wic)

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7/15, #78

If you are **not a U.S. citizen**, please see pages 18-20 for more information about immigration status and benefits.

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# INTRODUCTION

**This booklet makes it easier for you to understand health coverage available in Massachusetts. Please keep your booklet. It contains important information you may want to look up about health benefits.**

This booklet answers important questions that you may have about how to get health care benefits under MassHealth or the Massachusetts Health Connector. If you have any questions after reading this booklet, call us at (800) 841-2900, TTY: (800) 497-4648, for people who are deaf, hard of hearing, or speech disabled.

*Further details can also be found in the following places: MassHealth regulations at 130 CMR 501.000–508.000, 522.000, 450.000, and 610.000; the Health Safety Net (HSN) regulations at 101 CMR 613.000; and the federal regulations for Health Connector programs at 45 CFR ss. 155.305–155.430.*

MassHealth provides health care benefits to certain people living in Massachusetts. MassHealth offers these benefits to you directly or by paying part or all of your other health insurance premiums.

In addition to MassHealth and related MassHealth programs, health care benefits are also provided through the Massachusetts Health Connector, as described on page 6 and Section 4 in this booklet.

This booklet describes benefits for persons who are younger than 65 years of age and who are

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

This booklet also describes benefits for certain persons 65 years of age or older if they are parents or caretaker relatives of children younger than 19 years of age, or are disabled and working 40 or more hours a month, or are currently working and have worked at least 240 hours in the six months immediately before the month of the application, or are certain disabled immigrant children younger than 18 years of age who live in nursing homes or other long-term-care facilities.

## **Residency Requirements**

You must be a resident of Massachusetts to get MassHealth or other health care benefits that are funded by the Commonwealth of Massachusetts. Unless otherwise specified in the MassHealth regulations, you are a resident of Massachusetts if you live in Massachusetts and either intend to reside in Massachusetts, with or without a fixed address or have entered Massachusetts with a job commitment or seeking employment.

If you are visiting Massachusetts for personal pleasure, such as for vacation, or for the purposes of receiving medical care in a setting other than a nursing facility, you do not meet residency requirements for MassHealth.

An individual's residency will be considered proven if the individual has self-declared to being a Massachusetts resident, and the residency has been confirmed by electronic data matching with federal or state agencies, or information services, or the individual has provided any of the following documents:

- A copy of the deed and record of the most recent mortgage payment (if the mortgage was paid in full, a copy of the property tax bill from the most recent year)
- A current utility bill or work order dated within the past 60 days
- A statement from a homeless shelter or homeless service provider
- School records (if school is private, additional documentation may be requested)
- Nursery school or day care records (if school is private, additional documentation may be requested)
- A Section 8 agreement
- A homeowners' insurance agreement
- Proof of enrollment of custodial dependent in public school

- A copy of the lease AND record of the most recent rent payment

If you cannot give us any of the documents listed above, you may submit an affidavit supporting residency. It must state that you are not visiting Massachusetts for personal pleasure (e.g. vacation) or for the purpose of receiving medical care in a setting other than a nursing facility. It must be signed under the pains and penalties of perjury.

*More specific information about MassHealth residency rules can be found in the MassHealth regulations at 130 CMR 503.000.*

If you are 65 years of age or older and are not described in the following paragraph, or if you are any age and applying for benefits that cover nursing facility or similar care and are not described in the following paragraph, you should call us at one of the telephone numbers in Section 11 to find out about other benefits that you may be able to get.

## **Basic Rules**

There are some basic rules for getting MassHealth. Even if you or your household already have other health insurance (see Section 9, MassHealth and Other Health Insurance), you may be eligible if your household Modified Adjusted Gross Income (MAGI) is low or medium. (See the inside back cover for a chart that shows the income limits.) MassHealth offers different types of coverage based on whether

- you are a parent living with your children younger than 19 years of age, or
- you are an adult caretaker relative living with children younger than 19 years of age to whom you are related by blood, adoption, or marriage, or are a spouse or former spouse of one of those relatives, and you are the primary caretaker of these children when neither parent is living in the home, or
- you are younger than 19 years of age, or
- you are a young adult 19 or 20 years of age, or
- you are pregnant, or
- you are an adult 21 through 64 years of age, or
- you are disabled, or
- you work for a small employer, or
- you are HIV positive, or
- you have breast or cervical cancer.

To get MassHealth, the Children's Medical Security Plan (CMSP), ConnectorCare Plans and Advance Premium Tax Credits, or the Health Safety Net, you must fill out an application, which is included in an application packet. If you do not have an application packet and would like to get an application, call one of the telephone numbers listed in Section 11

## **MassHealth Coverage Types**

MassHealth and the Massachusetts Health Connector provide health care benefits through the following coverage types and programs.

- MassHealth Standard
- MassHealth CommonHealth
- MassHealth CarePlus
- MassHealth Family Assistance
- MassHealth Limited

## **MassHealth Program**

### **Children's Medical Security Plan (CMSP)**

The rules for each coverage type and program are described in this booklet. The type of MassHealth coverage you may get might depend on your immigration status. (See Section 10.)

## **The Massachusetts Health Connector**

The Massachusetts Health Connector is the state's marketplace for health and dental insurance. The Health Connector can help you and your household shop for and enroll in insurance plans from leading health and dental insurers in the state. You can also find out through the Health Connector if you qualify for any programs that help

you pay for health insurance premiums and lower your out-of-pocket health care costs.

Programs through the Health Connector that can help you pay for health insurance include Advance Premium Tax Credits and ConnectorCare health insurance plans. For more information about programs through the Health Connector and who can qualify for them, see Section 4.

## **The Health Safety Net**

The Health Safety Net (HSN) pays Massachusetts acute hospitals and community health centers for certain health care services provided to low-income patients. Effective June 1, 2016, the HSN pays for services provided to Massachusetts residents with Modified Adjusted Gross Income (MAGI) household income at or below 300% of the federal poverty level.

# **SECTION 1**

## **HOW TO APPLY**

**Apply faster online!** Go to: [MAhealthconnector.org](http://MAhealthconnector.org). You can create a secure online account where you will find out quickly which program you may qualify for.

**To apply in person**, you can go to any one of the five offices listed below, Monday–Friday, 8:45 a.m.–5:00 p.m. Do not send an application to any of these enrollment centers.

MassHealth Enrollment Center  
45 Spruce Street  
Chelsea, MA 02150

MassHealth Enrollment Center  
88 Industry Avenue, Suite D  
Springfield, MA 01104

MassHealth Enrollment Center  
21 Spring Street, Suite 4  
Taunton, MA 02780

MassHealth Enrollment Center  
367 East Street  
Tewksbury, MA 01876

MassHealth Central Office  
100 Hancock Street, 6th Floor  
Quincy, MA 02171

## **How to apply for MassHealth, CMSP, ConnectorCare Plans and Advance Premium Tax Credits, or the Health Safety Net**

You can apply for benefits in several ways: online, by filling out a paper application, in person at a MassHealth Enrollment Center or authorized hospital, or by telephone. By applying online, you can submit your application immediately, have much of your information proved electronically through data matches, and have your eligibility determined much faster. If you fill out a paper application, be sure to read the instructions. In order to get any benefits you are entitled to as quickly as possible, you may include any documentation you have that verifies all household income. When the application is filled out, send or fax it to

Health Insurance Processing Center  
P.O. Box 4405  
Taunton, MA 02780.

Fax: (857) 323-8300

To apply by telephone, call us at (800) 841-2900, TTY: (800) 497-4648, for people who are deaf, hard of hearing, or speech disabled). We use the information collected on the online and paper applications, as well as proof of this information, to determine your eligibility for benefits, and if eligible, to make sure you get the most complete coverage you qualify for. We may also use it for other purposes related to the administration of the MassHealth program.

We will perform information matches with other agencies and information sources when an application is submitted, at annual review, and periodically to update or prove eligibility.

These agencies and information sources may include, but are not limited to the following agencies: Federal Data Services Hub, the Department of Unemployment Assistance, Department of Public Health's Bureau of Vital Statistics, Department of Industrial Accidents, Department of Veterans' Services, Department of Revenue, Bureau of Special Investigations, Social Security Administration, Systematic Alien Verification for Entitlements, Department of Transitional Assistance, health-insurance carriers, and banks and other financial institutions. Note that information about persons listed on your application may be shared with the Department of Unemployment Assistance and such persons' employers as necessary to administer the Employer Medical Assistance Contribution (EMAC) requirements of M.G.L. c. 149, s. 189A.

Income information will be obtained through an electronic data match. Income is considered proved if the income data received through an electronic data match is reasonably compatible with the income amount you stated on your application. If we are unable to verify your income electronically, we will request proof of your income.

We need the Modified Adjusted Gross Income (MAGI) for every person in your household. In most cases, this income can be proved through electronic data matches.

**If electronic data sources are unable to prove attested information or are not reasonably compatible with attested information, additional documentation will be required from the applicant.**

You will get a Request for Information notice that will list all the required forms of proof and the deadline for submitting them. (See Section 7, How Income is Counted, for information about MAGI.)

You must give us a social security number (SSN) or proof that one has been applied for, for every household member who is applying, including applying for Premium Assistance, unless one of the following exceptions applies.

- You or any household member has a religious exemption as described in federal law.
- You or any household member is eligible only for a nonwork SSN.
- You or any household member is not eligible for an SSN.

To get the type of health care that gives the best coverage, we need to prove the U.S. citizenship/national status or immigration status of every household member who is applying. We will conduct a data match with federal and state agencies to try to prove your U.S. citizenship/national status or immigration status. If electronic data sources are unable to prove your declared information, we will ask you for additional documentation. You will receive a Request for Information notice that will list all the required forms of

proof and the deadline for submitting them. See Section 10 for information about immigration status and eligibility for benefits, and acceptable forms of proof.

As soon as we get the information we need, we will decide what benefits, if any, you are eligible for. We base our decision on state and federal law.

The application is available in English, English large print, and Spanish. It is also available online at [www.mass.gov/masshealth](http://www.mass.gov/masshealth). To get interpreter services or a MassHealth Member Booklet in another language, call us at (800) 841-2900, TTY: (800) 497-4648.

## **Provisional eligibility**

MassHealth will send a Request for Information notice if we need any additional information or proof to make an eligibility decision. If we send a Request for Information notice, the individual has 90 days to send the requested proof. MassHealth may provide provisional benefits during this 90-day period to eligible applicants under age 21 and to those individuals who self-attest to pregnancy, HIV positive status, or breast or cervical cancer. MassHealth benefits may not be provided to an individual age 21 or older until all income in the MAGI household is verified, unless that person is pregnant, has HIV, or is in active treatment for breast or cervical cancer.

Self-attestation is not accepted for disability, citizenship, or immigration status during the provisional period.\* Applicants

must provide all outstanding information and proof within 90 days of getting MassHealth's Request for Information notice. Each applicant can get only one provisional eligibility approval in a 12-month period. MassHealth members must enroll in a managed care plan during the provisional period if they are otherwise required to enroll. MassHealth members who have been assessed a premium will have to pay the premium during the provisional period. Premium Assistance will not be provided during the initial provisional period until all forms of proof have been submitted and the health insurance investigation is complete.

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- \* You can also get benefits during a reasonable opportunity period, while you are working on getting any required forms of proof of U.S. citizenship and identity or immigration status.

## **Hospital determined presumptive eligibility**

A qualified hospital may make presumptive eligibility determinations for its patients. Presumptive eligibility will be determined based on self-declared information. Qualified hospitals may determine presumptive eligibility for the following.

1. MassHealth Standard
  - » for children younger than 19 years of age,
  - » for young adults 19 or 20 years of age,
  - » pregnant women,

- » parents or caretaker relatives,
  - » individuals with breast or cervical cancer,
  - » individuals who are HIV positive, or
  - » independent foster care children up to 26 years of age
2. MassHealth CarePlus for adults 21-64 years of age
  3. MassHealth Family Assistance, if the individuals meet the categorical and financial requirements of MassHealth Family Assistance and are
    - » HIV positive, or
    - » children with incomes up to 150% of the federal poverty level (FPL) who have a nonqualified PRUCOL immigration status. (See page 44.)

Only one hospital-determined presumptive eligibility period per member is permitted within a 12-month timeframe, starting with the effective date of the initial presumptive eligibility period. An individual who has been eligible for MassHealth Standard, CarePlus, CommonHealth, or Family Assistance benefits within the previous 12 months may not be determined presumptively eligible by a hospital.

Benefits provided through the hospital presumptive eligibility process will begin on the date that the hospital determined presumptive eligibility and will continue until

- the end of the month following the month of the presumptive eligibility determination, if the individual has not submitted a complete application by that date, or

- an eligibility determination is made based upon the individual's submission of a complete application, if the complete application was submitted before the end of the month following the month of the presumptive eligibility determination.

Note: MassHealth will not charge a premium during the hospital presumptive period.

*For more information about hospital determined presumptive eligibility, see 130 CMR 502.000.*

## **The MassHealth card**

Each eligible household member will get a MassHealth card. You must show your card to your doctor or other health care provider whenever you get medical care. If you have a MassHealth card and have other health insurance, be sure to show all cards. If you are eligible only for payment of health insurance premiums (for example, some MassHealth Family Assistance members who only get premium assistance), you will not get a MassHealth card.

People who get health insurance through a ConnectorCare plan will get a health insurance card from the health plan they choose. Those determined to be low-income for the purposes of the Health Safety Net (HSN) will not get a card. If you are eligible for HSN services, hospitals and community health centers will check to determine if they can get reimbursement for services provided to you and your household.

## **Our decision and your right to appeal**

We will send you a notice to let you know if you can or cannot get one of the MassHealth coverage types or programs, or ConnectorCare Plans and Advance Premium Tax Credits, or the Health Safety Net. If you do not agree with our decision, you have the right to ask for a fair hearing to appeal our decision.

Notices have information that explains how to ask for a fair hearing and how much time you have to ask for one. See Section 11 to find out where to send your fair hearing request.

If you have questions about a MassHealth notice or how to ask for an appeal, call us at (800) 841-2900, TTY: (800) 497-4648, for people who are deaf, hard of hearing, or speech disabled). If you have questions about a Health Connector appeal that is about services or premiums, call the Health Connector at (877) 623-6765. If you have questions about a Health Safety Net grievance, call the Health Safety Net Customer Service Center at (877) 910-2100. Health Safety Net determinations are conducted through MassHealth.

*More specific information about your right to appeal can be found in the MassHealth regulations at 130 CMR 610.000: MassHealth: Fair Hearing Rules.*

## **What U.S. citizens/nationals need to know about applying for MassHealth and ConnectorCare Plans and Advance Premium Tax Credits**

Verification of U.S. citizenship/national status and identity is required for all U.S. citizens/nationals applying for MassHealth and ConnectorCare plans and Advance Premium Tax Credits. See Section 10 for more information about proof of U.S. citizenship/national status and identity.

If you need to provide proof, the most common forms of proof for both U.S. citizenship/national status and identity are a U.S. passport, a Certificate of U.S. Citizenship, a Certificate of U.S. Naturalization, or a document issued by a federally recognized American Indian tribe showing membership or enrollment in, or affiliation with, this tribe. U.S. citizenship/national status may also be proved with a U.S. public birth certificate or a Report of Birth Abroad of a U.S. Citizen. Identity may also be proved with a state driver's license containing the individual's photo, a government issued identity card containing the individual's photo, or a U.S. military ID card.

For more detailed information about proving citizenship and identity, see Section 10. We may be able to prove your identity through the Massachusetts Registry of Motor Vehicles records if you have a Massachusetts driver's license or a Massachusetts ID card. Once you give us proof

of your U.S. citizenship/national status and identity, you will not have to give us this proof again. You must give us proof of identity for all household members who are applying. Seniors and disabled persons who get or can get Medicare or Supplemental Security Income (SSI), or disabled persons who get Social Security Disability (SSDI) do not have to give proof of their U.S. citizenship/national status and identity. A child born to a mother who was getting MassHealth on the date of the child's birth does not have to give proof of U.S. citizenship/national status and identity. (See Section 10 for complete information about acceptable forms of proof.)

For help getting proof, like a Massachusetts birth record or information about how to get a birth record from another state, please call us at (800) 841-2900, TTY: (800) 497-4648.

## **What non U.S. citizens need to know about applying for MassHealth or ConnectorCare Plans and Advance Premium Tax Credits**

To get the type of health care that gives the best coverage, or to get a ConnectorCare plan and Advance Premium Tax Credits, eligible immigration status for each household member who is applying must be proved.

We will perform information matches with federal and state agencies to prove immigration status. If electronic data sources are not able to prove an individual's declared information, we will ask for additional documentation. We

will send a Request for Information notice that will list all the required forms of proof and the deadline for submitting them. Immigration status information is listed in Section 10 and on page 22 of the application. You can also find it at [www.mass.gov/masshealth](http://www.mass.gov/masshealth).

## **What non U.S. citizens need to know about applying for MassHealth Limited, MassHealth coverage for pregnant women, CMSP, and the Health Safety Net**

Non U.S. citizens who are not eligible for an SSN or who do not have documentation of their immigration status may still qualify for MassHealth Limited, MassHealth coverage for pregnant women, CMSP, or the Health Safety Net. However, they do have to give us

- proof of their income; and
- proof of identity to be eligible for the Health Safety Net.

If you are a non U.S. citizen, you do not have to submit your immigration documents with the application if you are applying only for your children, but are not applying for any health coverage for yourself.

If individuals do not have pay stubs or tax records, they can prove what their income is in other ways, like giving us a signed statement from their employer containing the gross (before taxes and deductions, except for pre-tax deductions) pay and hours worked.

Applications and the information on them will be kept confidential. This means that:

- names and addresses will not be sent to immigration enforcement officials; and
- we will not match information with other agencies if individuals do not have social security numbers.

## **What visitors need to know about applying**

Individuals who are not Massachusetts residents are not eligible for MassHealth or other health care benefits that are funded by the Commonwealth of Massachusetts. If you are visiting Massachusetts for personal pleasure, such as for vacation, or for the purposes of receiving medical care in a setting other than a nursing facility, you do not meet residency requirements for MassHealth.

Note: See Section 11 for information about free and low-cost legal services.

# **SECTION 2**

## **MASSHEALTH COVERAGE TYPES AND PROGRAMS**

This section of the booklet will help you learn about the coverage types and programs and if you might be eligible for any. For each of the coverage types and programs, this section tells you:

**Who can get benefits**

**What the income standards are**

**What health services are covered**

**When coverage begins**

If you don't find your situation under one coverage type, you might find it under another. If you apply, you will get a notice from us. The notice will tell you if you can get benefits and when they will begin. We will give you the most complete coverage that you qualify for.

# MASSHEALTH STANDARD

This coverage type offers a full range of health care benefits.

## Who can get benefits

You may be able to get MassHealth Standard if you are a resident of Massachusetts and are:

- pregnant, or
- younger than 19 years of age, or
- a young adult 19 or 20 years of age, or
- a parent living with your children younger than 19 years of age\*, or
- an adult caretaker relative living with children younger than 19 years of age to whom you are related and for whom you are the primary caretaker when neither parent is living in the home\*, or
- younger than 65 years of age with breast or cervical cancer, or
- younger than 65 years of age and are HIV positive, or
- disabled according to the standards set by federal and state law. (This means you have a mental or physical condition that limits or keeps you from working for at least 12 months. MassHealth decides if you meet the disability standards.), or
- eligible based on special rules, which may let you keep these benefits for up to 12 months after you have gone

back to work or gotten a raise, no matter how much your new earnings are\*, or

- a certain individual up to 26 years of age who was formerly in foster care (There is no income limit for these persons.), or
- a certain individual who is otherwise eligible for MassHealth CarePlus, has been determined to be medically frail, and has chosen to be enrolled in MassHealth Standard, or
- younger than 65 years of age and getting services, or are on a waiting list to get services from the Department of Mental Health.

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\* These benefits are also available for parents and caretaker relatives who are 65 years of age or older.

## **Income standards**

For information about income, see Section 7, How Income is Counted. See the chart on the inside back cover for the federal poverty levels (FPLs).

### **For pregnant women and children younger than one year old**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 200% of the FPL. If you are pregnant, your unborn child (or children) is counted in your household size, which means there are at least two people in your household.

### **For children one through 18 years of age**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 150% of the FPL.

### **For young adults 19 or 20 years of age**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 150% of the FPL.

### **For parents or caretaker relatives of children younger than 19 years of age**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 133% of the FPL.

### **For individuals with breast or cervical cancer**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 250% of the FPL.

### **For individuals who are HIV positive**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 133% of the FPL.

## **For individuals with Special Health Care Needs and Department of Mental Health individuals**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 133% of the FPL.

## **For disabled adults**

Your household income can be no more than 133% of the FPL.

## **For immigrants**

Certain immigrants cannot get MassHealth Standard, but they may be able to get health care benefits under other MassHealth coverage types and programs. This includes some immigrants who entered the United States on or after August 22, 1996, or who have lived in the United States under color of law. (See “U.S. citizenship and immigration rules” Section 10.)

## **Premiums and copayments**

Certain individuals with breast or cervical cancer who are eligible for MassHealth Standard may be charged a premium for their coverage. If you must pay a premium, we will tell you the amount and send you a bill every month. All other persons who are eligible for MassHealth Standard will not be charged a premium for their coverage.

Certain adults may have to pay copayments for some medical services. For more information about premiums and copays, see Section 8.

## **Other health insurance**

If you have or have access to other health insurance, MassHealth may pay part of your household's health insurance premiums. See Section 9, MassHealth and Other Health Insurance.

## **MassHealth Premium Assistance under MassHealth Standard**

MassHealth regulations require members to obtain and maintain available health insurance, including health insurance available through an employer. In order to determine continued MassHealth eligibility for you and members of your household, we may request additional information from you and your employer about your access to employer-sponsored health insurance coverage. MassHealth may investigate whether an individual who is receiving MassHealth Standard is either enrolled in or has access to a qualifying employer-sponsored health insurance. You must cooperate in providing information necessary to maintain eligibility, including evidence of obtaining or maintaining available health insurance or your MassHealth benefits may be terminated.

*To find out more about the premium assistance rules under MassHealth Standard, see 130 CMR 505.000.*

## **Covered services**

For MassHealth Standard, covered services include the ones listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services\*
- Outpatient services: hospitals, clinics, doctors, dentists, family planning, and 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 (For more information about choosing and enrolling in a Medicare prescription drug plan, see Section 9.)
- Behavioral health (mental health and addiction) services
- Well-child screenings ( for children younger than 21 years of age), including medical, vision, dental, hearing, behavioral health (mental health and addiction), and developmental screens, as well as shots
- Long-term-care services at home or in a long-term-care facility, including home health services
- Transportation services\*\*
- Quit-smoking services

\* *Certain restrictions can be found in the MassHealth regulations at 130 CMR 415.000.*

\*\* *Certain restrictions can be found in the MassHealth regulations at 130 CMR 407.000.*

Note: For disabled adults who also get Medicare Part B, MassHealth will pay the Medicare premium, and if applicable, the coinsurance and deductibles.

## **Important information for children and youth with significant mental health needs or serious emotional disturbance (SED)**

MassHealth offers certain behavioral health services for eligible children and youth younger than 21 years of age who are enrolled in MassHealth Standard or MassHealth Commonwealth. If your child is ineligible for MassHealth Standard and a behavioral health assessment or other evaluation shows that your child has significant mental health needs or a SED, he or she may be disabled and eligible for MassHealth Commonwealth.

## **Additional services for children younger than 21 years of age**

Children, teens, and young adults younger than 21 years of age who are determined eligible for MassHealth Standard are also eligible for Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services, which include all medically necessary services covered by Medicaid law. See 42 U.S.C. §§1396a(a)(10), 1396d(a), and 1396d(r). This means that MassHealth pays for any medically necessary treatment that is covered by Medicaid law, if it is delivered by a provider who is qualified and willing to provide the service. If the service is not already covered by the child's MassHealth coverage type, the prescribing clinician can ask MassHealth for prior approval (PA) to determine if the service is medically necessary. MassHealth pays for the service if prior approval is given.

*A complete listing and a more detailed description of the services covered can be found in the MassHealth regulations at 130 CMR 450.105. You may have copayments for some services. More information on copayments can be found in the MassHealth regulations at 130 CMR 450.130.*

## **Coverage begins**

If we get all needed information within 90 days, except for proof of disability (or if you are a pregnant woman or a child or a young adult younger than 21 years of age who is eligible for provisional health care coverage as described on pages 12-13), your coverage may begin 10 calendar days before the date MassHealth gets your application.

If you are eligible for health care coverage based on a disability, your coverage may begin 10 calendar days before the date MassHealth gets your application.

If you are eligible for premium assistance, you will begin to get payments in the month in which you are determined eligible for premium assistance, or in the month your health insurance deductions begin, whichever is later.

## **Extended eligibility through Transitional Medical Assistance**

Certain MassHealth Standard members may be eligible for up to 12 months of benefits after their income has gone above 133% of the FPL. MassHealth will give Transitional Medical Assistance (TMA) to parents and

caretaker relatives (of children younger than 19 years of age) and their children if the household income has gone up because a household member has gone back to work or gotten a raise. To get TMA, the household must give us proof of the new income and tell us when the increase began. Parents and caretaker relatives of children younger than 19 years of age who are 65 years of age or older may also get TMA.

# **MASSHEALTH COMMONHEALTH**

MassHealth CommonHealth offers health care benefits similar to MassHealth Standard to disabled adults and disabled children who cannot get MassHealth Standard.

## **Who can get benefits**

You may be able to get MassHealth CommonHealth if you are a resident of Massachusetts and are

- a disabled child younger than 19 years of age, or
- a disabled young adult 19 or 20 years of age, or
- a disabled adult 21 years of age or older who
  - » works 40 hours or more a month or is currently working and has worked at least 240 hours in the six months immediately before the month of the application, or
  - » is younger than 65 years of age and is not working, or if working meets certain state and federal rules.

MassHealth decides if you are disabled according to the standards set by federal and state law. For an adult, this generally means you have a mental or physical condition that severely limits your ability to work or to do certain activities for at least 12 months.

## **Income standards**

If your household income is above 133% of the FPL, you may have to pay a premium or meet a one-time-only deductible\*. (This is explained on page 36.) See the chart on the inside back cover for the FPLs

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\* Disabled individuals 19-20 years of age who are nonqualified PRUCOLs and have income at or below 150% of the federal poverty level will not be assessed a premium.

### **Disabled adults 19 years of age or older**

If your household income is above 150% of the FPL, you will have to pay monthly premiums. The amount of the premium is based on:

- your monthly income, as it compares to the FPL,
- your household size, and
- if you have other health insurance.

If you must pay a premium, we will tell you the amount and send you a bill every month. For more information about MassHealth/CMSRP premiums, see Section 8.

## **Premiums and copayments**

Based on your income, you may be charged a premium. See Section 8. Certain adults may have to pay copayments for some medical services.

## **Other health insurance**

If you have or have access to other health insurance, MassHealth may pay part of your household's health insurance premiums. See Section 9, MassHealth and Other Health Insurance.

## **MassHealth Premium Assistance under MassHealth CommonHealth**

MassHealth regulations require members to obtain and maintain available health insurance, including health insurance available through an employer. In order to determine continued MassHealth eligibility for you and members of your household, we may request additional information from you and your employer about your access to employer-sponsored health insurance coverage. MassHealth may investigate whether an individual who is receiving MassHealth CommonHealth is either enrolled in or has access to a qualifying employer-sponsored health insurance. You must cooperate in providing information necessary to maintain eligibility, including evidence of obtaining or maintaining available health insurance, or your MassHealth benefits may be terminated.

*To find out more about the premium assistance rules under MassHealth CommonHealth, see 130 CMR 505.000.*

## Covered services

For MassHealth CommonHealth, covered services include the ones listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services\*
- Outpatient services: hospitals, clinics, doctors, dentists, family planning, and 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 (For more information about choosing and enrolling in a Medicare prescription drug plan, see Section 9.)
- Behavioral health (mental health and addiction) services
- Well-child screenings (for children younger than 21 years of age): including medical, vision, dental, hearing, behavioral health (mental health and addiction), and developmental screens, as well as shots
- Long-term-care services at home or in a long-term-care facility, including home health services
- Transportation services\*\*
- Quit-smoking services

\* *Certain restrictions can be found in the MassHealth regulations at 130 CMR 415.000.*

\*\* *Certain restrictions can be found in the MassHealth regulations at 130 CMR 407.000.*

## **Important information for children and youth with significant mental health needs or serious emotional disturbance (SED)**

MassHealth offers certain behavioral health services for eligible children and youth younger than 21 years of age who are enrolled in MassHealth Standard or MassHealth CommonHealth. If your child is ineligible for MassHealth Standard and a behavioral health assessment or other evaluation shows that your child has significant mental health needs or a SED, he or she may be disabled and eligible for MassHealth CommonHealth.

## **Additional services for children younger than 21 years of age**

Children, teens, and young adults under 21 years of age who are determined eligible for MassHealth CommonHealth are also eligible for Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services, which include all medically necessary services covered by Medicaid law. See 42 U.S.C. §§1396a(a)(10), 1396d(a), and 1396d(r). This means that MassHealth pays for any medically necessary treatment that is covered by Medicaid law, if it is delivered by a provider who is qualified and willing to provide the service. If the service is not already covered by the child's MassHealth coverage type, the prescribing clinician can ask MassHealth for prior approval (PA) to determine if the service is medically necessary. MassHealth pays for the service if prior approval is given.

*A complete listing and a more detailed description of the services covered can be found in the MassHealth regulations at 130 CMR 450.105. You may have copayments for some services. More information on copayments can be found in the MassHealth regulations at 130 CMR 450.130.*

## **Coverage begins**

If we get all needed information within 90 days, except for proof of disability (or if you are a pregnant woman or a child or a young adult younger than 21 years of age who is eligible for provisional health care coverage as described on pages 12-13), your coverage may begin 10 calendar days before the date MassHealth gets your application.

If you are eligible for health care coverage based on a disability, your coverage may begin 10 calendar days before the date MassHealth gets your application..

If you are eligible for premium assistance, you will begin to get payments in the month in which you are determined eligible for premium assistance, or in the month your health insurance deductions begin, whichever is later.

## **The one-time-only deductible**

Certain disabled adults whose income is too high to get MassHealth Standard and who are not working at least 40 hours a month or who have not worked at least 240 hours in the six months immediately before the month of the application must meet a one-time-only deductible

before getting MassHealth CommonHealth. The deductible is the amount that a household's income is higher than MassHealth's deductible income standard for a six-month period.

MassHealth will tell you if you must meet a deductible to get MassHealth CommonHealth. You will be told the amount of the deductible. To meet the deductible, you must have medical bills that equal or are more than the deductible amount. You may use the bills of any household member including yourself, your spouse, and your children younger than age 19 to meet your deductible. You are responsible for paying these bills.

You cannot use bills or portions of bills that are covered by other health insurance.

Medical bills that may be used to meet a deductible include:

- the cost of health insurance premiums for your household over the six-month period,
- unpaid bills you got before or during the deductible period, and
- bills that were paid during the deductible period.

The deductible period begins 10 calendar days before the date that MassHealth gets your application and ends six months after that date. If you submit bills to meet a deductible, the medical coverage date also begins 10 calendar days before the date MassHealth gets your application.

*A more detailed description of the MassHealth eligibility requirements, including premium schedules, can be found in the MassHealth regulations at 130 CMR 501.000 through 508.000. More details about the one-time-only deductible can be found at 130 CMR 506.000.*

**The deductible income standard**

Family Size	Standard
1	\$542
2	\$670
3	\$795

**Example**

\$1,991	monthly income before taxes and deductions for a household of two
- \$670	income standard for a household of two
\$1,321	excess income
<u>    × 6</u>	six-month period
\$7,926	deductible amount

In this example, a deductible is met when the household has medical bills that are not covered by any other health insurance and the bills total \$7,926.

# **MASSHEALTH CAREPLUS**

MassHealth CarePlus offers a broad range of health care benefits to adults who are not otherwise eligible for MassHealth Standard.

## **Who can get benefits**

You may be able to get MassHealth CarePlus if you are a resident of Massachusetts and a U.S. citizen or qualified noncitizen and:

- you are an adult 21-64 years of age, and
- you are not eligible for MassHealth Standard.

## **Income standards**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 133% of the federal poverty level (FPL). See the chart on the inside back cover for the federal poverty levels FPLs.

## **Other health insurance**

If you have or have access to other health insurance, MassHealth may pay part of your household's health insurance premiums. See Section 9, MassHealth and Other Health Insurance.

## **MassHealth Premium Assistance under MassHealth CarePlus**

MassHealth regulations require members to obtain and maintain available health insurance, including health insurance available through an employer. In order to determine continued MassHealth eligibility for you and members of your household, we may request additional information from you and your employer about your access to employer-sponsored health insurance coverage. MassHealth may investigate whether an individual who is receiving MassHealth CarePlus is either enrolled in or has access to a qualifying employer-sponsored health insurance. You must cooperate in providing information necessary to maintain eligibility, including evidence of obtaining or maintaining available health insurance or your MassHealth benefits may be terminated.

*To find out more about the premium assistance rules under MassHealth CarePlus, see 130 CMR 505.000*

### **Covered services**

For MassHealth CarePlus, covered services include the ones listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services\*
- Outpatient services: hospitals, clinics, doctors, dentists, vision care, and family planning

- Medical services: lab tests, X-rays, therapies, pharmacy services, eyeglasses, hearing aids, and medical equipment and supplies
- Behavioral health (mental health and addiction) services
- Home health services
- Transportation services\*\*
- Quit-smoking services

\* *Certain restrictions can be found in the MassHealth regulations at 130 CMR 415.000.*

\*\* *Certain restrictions can be found in the MassHealth regulations at 130 CMR 407.000.*

## **Some of the services not covered**

The following are examples of services not covered when you are enrolled in a health plan through MassHealth CarePlus:

- Day habilitation services
- Personal care services
- Private duty nursing services
- Long-term nursing facility services

*A complete listing and a more detailed description of the services covered can be found in the MassHealth regulations at 130 CMR 450.105.*

If you need these services, you may be medically frail and be eligible to choose to enroll in MassHealth Standard. Please call us at (800) 841-2900, TTY: (800) 497-4648.

## **Coverage begins**

If we get all needed information within 90 days, except for proof of disability, your coverage may begin 10 calendar days before the date MassHealth gets your application.

If you are eligible for premium assistance, you will begin to get payments in the month in which you are determined eligible for premium assistance, or in the month your health insurance deductions begin, whichever is later.

## **Individuals who are medically frail**

Individuals who are medically frail may be able to get more benefits. You may be medically frail if you

- have a medical or mental health condition that limits your ability to work or go to school
- have an addiction
- need help with daily activities, like bathing or dressing
- regularly get medical care, personal care, or health services at home or in another community setting, like adult day care or
- are terminally ill.

If you are medically frail, please call us at (800) 841-2900, TTY: (800) 497-4648. You can tell us at any time if you are medically frail. If you tell us that you are medically frail, you may choose to enroll in MassHealth Standard. MassHealth Standard covers all the same benefits as

MassHealth CarePlus, as well as additional health benefits like community long-term services and supports such as personal care attendants, adult day health programs, and more. Your health plan options in MassHealth Standard may be different from those offered in MassHealth CarePlus. There are no monthly premiums for MassHealth CarePlus or for CarePlus members who enroll in MassHealth Standard. With MassHealth Standard, your copays will be the same as what you pay in MassHealth CarePlus.

If you move to MassHealth Standard, there may be some additional steps needed to get some of the added benefits that MassHealth Standard provides. For example, MassHealth may need additional information or may need to check to make sure the benefits are necessary and appropriate for you. Your doctor and MassHealth Customer Service can help explain these additional steps to you. Even if you are medically frail, you can choose to stay enrolled in MassHealth CarePlus instead of moving to MassHealth Standard. If you want to stay in MassHealth CarePlus, you do not have to do anything else.

# **MASSHEALTH FAMILY ASSISTANCE**

## **Who can get benefits**

You may be able to get MassHealth Family Assistance if you are a resident of Massachusetts and are not eligible for MassHealth Standard.

### **For children**

- A child younger than 19 years of age is eligible if the Modified Adjusted Gross Income (MAGI) of the MassHealth MAGI household is at or below 300% of the FPL and the child is a U.S. citizen/national or lawfully present immigrant.
- A child younger than 19 years of age is eligible if the Modified Adjusted Gross Income (MAGI) of the MassHealth MAGI household is at or below 300% of the FPL and the child is a nonqualified PRUCOL. (See Section 10.)

### **For young adults**

- A young adult 19 or 20 years of age is eligible if the Modified Adjusted Gross Income (MAGI) of the MassHealth MAGI household is at or below 300% of the FPL and the young adult is a nonqualified PRUCOL (see Section 10), and does not have access to employer-sponsored insurance that is considered affordable (meets the Minimum Essential Coverage (MEC) requirements under section 1401 of the Patient Protection and Affordable Care Act (ACA)).

## **For adults**

- An adult is eligible if the Modified Adjusted Gross Income (MAGI) of the MassHealth MAGI household is at or below 300% of the FPL and the adult is a nonqualified PRUCOL, and does not have access to employer-sponsored insurance that is considered affordable (meets the Minimum Essential Coverage (MEC) requirements under section 1401 of the Patient Protection and Affordable Care Act (ACA)).
- An adult who is HIV positive is eligible if the Modified Adjusted Gross Income (MAGI) of the MassHealth MAGI household is greater than 133%, but at or below 200% of the FPL and the adult is a U.S. citizen/national or a qualified noncitizen.
- A disabled adult is eligible if the household income is at or below 100% of the FPL and the disabled adult is a qualified noncitizen barred, a nonqualified individual lawfully present, or a nonqualified PRUCOL.
- A certain adult is eligible who gets Emergency Aid to the Elderly, Disabled and Children (EAEDC).

## **Premiums and copayments**

Based on your income, you may be charged a premium. See Section 8. Certain adults may have to pay copayments for some medical services.

## **Other health insurance**

If you have or have access to other health insurance, MassHealth may pay part of your household's health insurance premiums. See Section 9, MassHealth and Other Health Insurance.

## **MassHealth Premium Assistance under MassHealth Family Assistance**

MassHealth regulations require members to obtain and maintain available health insurance, including health insurance available through an employer. In order to determine continued MassHealth eligibility for you and members of your household, we may request additional information from you and your employer about your access to employer-sponsored health insurance coverage. MassHealth may investigate whether an individual who is receiving MassHealth Family Assistance is either enrolled in or has access to a qualifying employer-sponsored health insurance. You must cooperate in providing information necessary to maintain eligibility, including evidence of obtaining or maintaining available health insurance, or your MassHealth benefits may be terminated.

*To find out more about the premium assistance rules under MassHealth Family Assistance, see 130 CMR 505.000.*

## **How you get your benefits**

If you are enrolled with your employer's health insurance, MassHealth may be able to help you pay for this insurance in one of two ways:

- your employer will reduce the amount withheld from your paycheck for health insurance by the amount of your premium assistance benefit, or
- you will get a monthly check for the amount of your premium assistance benefit.

## **Covered services**

Persons enrolled in a health plan through MassHealth Family Assistance get the applicable services listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services\*
- Outpatient services: hospitals, clinics, doctors, dentists, family planning, and vision care
- Medical services: lab tests, X-rays, therapies, pharmacy services, eyeglasses, hearing aids, and medical equipment and supplies
- Home health services
- Behavioral health (mental health and addiction) services
- Well-child screenings ( for children under 21 years of age): including medical, vision, dental, hearing,

behavioral health (mental health and addiction), and developmental screens, as well as shots

- Ambulance services (emergency only)
- Quit-smoking services

*\* Certain restrictions can be found in the MassHealth regulations at 130 CMR 415.000.*

## **Some of the services not covered**

The following services are examples of services not covered when you are enrolled in a health plan through MassHealth Family Assistance.

- Day habilitation services
- Personal care services
- Private duty nursing services
- Nursing facility services

*A complete listing and a more detailed description of the services covered can be found in the MassHealth regulations at 130 CMR 450.105.*

## **Coverage begins**

If we get all needed information within 90 days, except for proof of disability, (or if you are a pregnant woman or a child or a young adult younger than 21 years of age who is eligible for provisional health care coverage as described

on pages 12-13), your coverage may begin 10 calendar days before the date MassHealth gets your application.

If you are eligible for health care coverage, your coverage may begin 10 calendar days before the date MassHealth gets your application.

If you are eligible for premium assistance, you will begin to get payments in the month in which you are determined eligible for premium assistance, or in the month your health insurance deductions begin, whichever is later.

# **MASSHEALTH PREMIUM ASSISTANCE FOR STUDENT HEALTH INSURANCE PROGRAM (SHIP PA)**

## **Who is eligible**

MassHealth will purchase cost effective student health insurance plans (SHIP) for members in Standard, CommonHealth, CarePlus, and Family Assistance who have access to a SHIP plan through a participating Massachusetts college or university. Any member who qualifies and who does not already have other private insurance or Medicare is required to enroll and to maintain the SHIP plan or they may lose their MassHealth eligibility. Members in SHIP premium assistance will be required to re-enroll each school year that they continue to be students.

## **Eligibility requirements**

You may be eligible to get SHIP premium assistance if you are a resident of Massachusetts and

- have access to a cost effective SHIP plan through a participating Massachusetts college or university
- are not already enrolled in a private insurance plan or Medicare
- are in Standard, CommonHealth, CarePlus, or Family Assistance.

# MASSHEALTH LIMITED

This coverage type provides emergency health services to people who, under federal law, have an immigration status that keeps them from getting more services. (See Section 10 for the U.S. citizenship and immigration rules.)

## Who can get benefits

You may be able to get MassHealth Limited if you are a resident of Massachusetts and are:

- pregnant, or
- younger than 19 years of age, or
- a young adult 19 or 20 years of age, or
- an adult 21-64 years of age, or
- a parent living with your children younger than 19 years of age\*, or
- an adult caretaker relative living with children younger than 19 years of age to whom you are related and for whom you are the primary caretaker when neither parent is living in the home\*, or
- disabled according to the standards set by federal and state law. This means you have a mental or physical condition that limits or keeps you from working for at least 12 months. MassHealth decides if you meet the disability standards.

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\* These benefits are also available for parents and caretaker relatives who are 65 years of age or older.

## **Income standards**

For information about income, see Section 7, How Income is Counted. See the chart on inside back cover for the federal poverty levels (FPLs).

### **For pregnant women and children younger than one year old**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 200% of the FPL. If you are pregnant, your unborn child (or children) is counted in your household size, so there are at least two people in your household.

Children younger than age one who meet these standards may also get services through the Children's Medical Security Plan. (See pages 55-57.)

### **For children one through 18 years of age**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 150% of the FPL. These children may also get services through the Children's Medical Security Plan. (See pages 55-57.)

### **For young adults 19 or 20 years of age**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 150% of the FPL.

## **For parents or caretaker relatives of children younger than 19 years of age and adults 21-64 years of age**

The Modified Adjusted Gross Income (MAGI) of your MassHealth MAGI household can be no more than 133% of the FPL.

## **For disabled adults**

Your household income can be no more than 133% of the FPL.

## **Covered services**

For MassHealth Limited, covered services include the ones listed below. You can get care only for medical emergencies (conditions that could cause serious harm if not treated).

- Inpatient hospital emergency services including labor and delivery
- Outpatient hospital emergency services and emergency visits to emergency rooms
- Certain services provided by doctors and clinics outside of a hospital
- Pharmacy services used to treat an emergency medical condition
- Ambulance transportation for an emergency medical condition

Note: The Health Safety Net may be able to pay for certain services not covered by MassHealth Limited when services are received at Massachusetts acute hospitals and community health centers. See Section 5: The Health Safety Net.

## **Some of the services not covered**

Nonemergency medical services, including care and services related to an organ transplant procedure.

## **Coverage begins**

If you are eligible, your health care coverage may begin 10 calendar days before the date MassHealth gets your application, if we get all needed information within 90 days.

Pregnant MassHealth Limited members are eligible through the end of their pregnancy and for 60 days postpartum.

*A more detailed description of the MassHealth eligibility requirements can be found in the MassHealth regulations at 130 CMR 501.000 through 508.000 and 522.000.*

*A more detailed description of the services or benefits included for each MassHealth coverage type can be found in the MassHealth regulations at 130 CMR 450.105.*

# **CHILDREN'S MEDICAL SECURITY PLAN**

The Children's Medical Security Plan (CMSP) provides health insurance for primary and preventive care for children and teenagers who do not have health care coverage. Eligibility for this program is determined by MassHealth.

## **Who can get benefits**

You may be able to get coverage through the CMSP if you are a resident of Massachusetts and are:

- younger than 19 years of age,
- uninsured, and
- not eligible for any MassHealth coverage type other than MassHealth Limited. You may be eligible for both CMSP and MassHealth Limited at the same time.

## **Income standards**

There is no income limit for CMSP. If your household MAGI is above 200% of the FPL, you may have to pay a premium. For more information about MassHealth/CMSP premiums, see Section 8.

See the chart on inside back cover for the federal poverty levels (FPLs).

*Information about premiums can be found in the MassHealth regulations at 130 CMR 506.000.*

## Covered services

For the Children's Medical Security Plan, covered services include the ones listed below. There may be some limits and copays. Your health care provider can explain them.

- Outpatient services including preventive and sick visits
- Office visits, first aid, and follow-up care
- Urgent care visits, not including emergency care in a hospital outpatient or emergency department
- Outpatient mental health services and addiction services up to 20 visits per fiscal year
- Outpatient surgery and anesthesia that is medically necessary for the treatment of inguinal hernia and ear tubes
- Prescription drugs up to \$200 per state fiscal year
- Annual eye exams and hearing tests
- Laboratory and radiology diagnostic services
- Durable medical equipment up to \$200 per fiscal year. Asthma-, diabetes-, and epilepsy-related durable medical equipment may be available up to an additional \$300 per state fiscal year.
- Dental services – maximum \$750 per fiscal year excluding cosmetic or surgical dentistry. Frequency limits apply to certain dental services.

## **Coverage begins**

If you are eligible, your health care coverage begins on the date MassHealth makes your final eligibility determination.

## **Enrollment cap**

MassHealth may limit the number of children who can be enrolled in CMSP. When MassHealth sets such a limit, applicants will be placed on a waiting list when their eligibility has been determined. When MassHealth is able to open enrollment for CMSP, MassHealth will process the applications in the order they were placed on the waiting list.

**Note:** The Health Safety Net may be able to pay for certain services not covered by CMSP when services are received at Massachusetts acute hospitals and community health centers. See Section 5: The Health Safety Net.

*A more detailed description of the MassHealth eligibility requirements can be found in the MassHealth regulations at 130 CMR 522.000.*

# **SECTION 3**

## **MASSHEALTH HEALTH PLAN ENROLLMENT**

**You can enroll in a plan in several ways:**

- Visit [www.mass.gov/how-to/masshealth-plan-enrollment](http://www.mass.gov/how-to/masshealth-plan-enrollment) to enroll online.  
If you need help choosing a health plan, visit [masshealthchoices.com](http://masshealthchoices.com).
- Print the form that can be found online at [www.mass.gov/how-to/masshealth-plan-enrollment](http://www.mass.gov/how-to/masshealth-plan-enrollment), fill it out, and mail it to us at the address on the form.
- Call us Monday–Friday, 8:00 a.m.–5:00 p.m. at (800) 841-290, TTY: (800) 497-4648.

### **Choosing a health plan**

A health plan is a group of providers, hospitals, and other professionals who work together to help meet your health care needs. Most MassHealth members get their health care services through a health plan.

If you are eligible to enroll into a MassHealth health plan, we will notify you and send you the MassHealth Enrollment Guide. Choosing a health plan and doctor for yourself and your household is an important decision. If you need help making this decision, you can:

- Review the MassHealth Enrollment Guide - to get a copy, go to [www.mass.gov/how-to/masshealth-plan-enrollment](http://www.mass.gov/how-to/masshealth-plan-enrollment) or
- Call us at (800) 841-2900, TTY: (800) 497-4648.

If you are required to join a health plan, you must enroll in a health plan **within 14 days** from the date we mailed you the MassHealth Enrollment Guide. **If you do not choose a health plan, MassHealth will choose one for you.**

You have MassHealth coverage while you complete your enrollment into a health plan. If you need help choosing a health plan, visit [masshealthchoices.com](http://masshealthchoices.com).

## **MassHealth Plan Selection and Fixed Enrollment Periods**

MassHealth members enrolled in a health plan can change their health plans during their annual Plan Selection Period. Once you are enrolled in a health plan, MassHealth will send you a letter confirming your enrollment. This letter will also tell you the dates for your Plan Selection Period.

If you do have a **Plan Selection Period**, you will have 90 days to change your health plan for any reason. Your 90-day Plan Selection Period will begin on the date you choose a health plan or MassHealth assigns you to one.

After 90 days, you will be in your **Fixed Enrollment Period**. You will receive another letter from MassHealth when this happens. During this time you cannot change your health

plan unless certain reasons apply. A list of these reasons can be found in the following places:

- On our website at [www.mass.gov/service-details/fixed-enrollment-period](http://www.mass.gov/service-details/fixed-enrollment-period)
- In the MassHealth Enrollment Guide. To get a copy, go to [www.mass.gov/lists/masshealth-member-guides-and-handbooks](http://www.mass.gov/lists/masshealth-member-guides-and-handbooks) or call (800) 841-2900, TTY: (800) 497-4648, or
- In the MassHealth Regulations at 130 CMR 508.000.

You will have a new 90-day Plan Selection Period every year. MassHealth will send you a new notice at the start of your Plan Selection and Fixed Enrollment Periods which will give you more information.

The following members can change health plans at any time for any reason:

- Children who are in the care and custody of the Department of Children and Families (DCF)
- Youth who are in the care or custody of the Department of Youth Services (DYS)
- Newborns and children who are younger than one year old
- Members enrolled in the Primary Care Clinician (PCC) Plan

# **SECTION 4**

## **MASSACHUSETTS HEALTH CONNECTOR**

The Massachusetts Health Connector (Health Connector) provides access to health and dental insurance plans for individuals, families, and small businesses.

Generally, you can qualify to buy a health and/or dental insurance plan through the Health Connector if you meet the following requirements:

- you are a resident of Massachusetts,
- you are a U.S. citizen/national, or are lawfully present in the United States, and
- you are not in prison.

### **Health Connector plans**

All of the health plans offered provide full health benefits, including visits to the doctor or hospital, and prescriptions. The Health Connector's plans are described below using metallic terms to make it easier for you to compare them.

- Platinum plans have the highest premium, but the lowest copays and deductibles.
- Gold and Silver plans have lower premiums, but higher copays and deductibles.

- Bronze plans have the lowest premiums, but the highest copays and deductibles.

Each health plan also has different doctors, hospitals, and other providers in its networks.

## **Advance Premium Tax Credits**

Advance Premium Tax Credits are a way to lower the cost of your insurance premiums. The amount of your tax credit depends on your household size and income. You can find out whether you qualify for a tax credit, and how much the credit will be after submitting an application.

If you qualify for Advance Premium Tax Credits, you can choose to get this credit at the end of the year when you file your taxes. Or, you can use it on a monthly basis towards your insurance premiums. The tax credit will be sent directly to your insurance company so that you pay less each month. You may also be able to use some of the tax credit to buy dental insurance through the Health Connector.

## **ConnectorCare plans**

In addition to Advance Premium Tax Credits from the federal government, you may also be able to get help paying for health insurance from Massachusetts through a ConnectorCare health insurance plan.

ConnectorCare plans are a set of health insurance plans with lower monthly premiums and lower out-of-pocket costs, and no deductible.

## **American Indians and Alaska Natives**

American Indians and Alaska Natives may be able to get additional help paying for care. If you are an American Indian and you get services directly from an Indian Health Service Center, tribal or urban Indian organization, or through the Contract Health Service program, you will not have to pay any out-of-pocket costs at the time you get care. You will also be able to enroll in or change health plans on a monthly basis throughout the year. American Indians and Alaska Natives with income at or below 300% of the FPL will not have to pay for out-of-pocket costs, such as copays, deductibles, and coinsurance.

## **Eligibility for Advance Premium Tax Credits and ConnectorCare**

- ConnectorCare plans may be available for households with income at 300% of the Federal Poverty Level (FPL) or lower.
- Advance Premium Tax Credits can be applied to lower monthly premiums for households with income at 400% of the FPL or lower. You may also qualify for tax credits if you are a lawfully present immigrant with an income that is at or below 100% of the FPL.

To qualify for Advance Premium Tax Credits and ConnectorCare, you will also need to meet the following requirements:

- are not able to buy health insurance through an employer that meets “minimum value” requirements and is affordable; or
- are not eligible for coverage under a government sponsored plan, such as MassHealth, Medicare, and TRICARE; and
- agree to file federal income taxes for each year that you get benefits.

### **How do I know if my employer’s plan meets minimum value standards?**

“Minimum value” standards mean that the health plan will pay at least 60% of the total cost of medical services for a standard population. The other 40% of costs would be paid by members through deductibles, copays, and coinsurance. Most employer plans meet the minimum value standards. To find out if your employer’s plan meets these standards, talk to your human resources department or the health plan.

### **Which employer plans are considered “affordable”?**

Under the Affordable Care Act (ACA), your employer’s plan is considered affordable in 2018 if the lowest-cost plan that covers only the employee costs less than 9.56% of your household’s income. Do not use the cost of a family plan, even if you need coverage for your whole family.

## **Tax filing requirements**

To get tax credits or ConnectorCare plans, you need to file income taxes for the year when you got health benefits. If you are married, you need to file your income taxes jointly, unless you are a victim of domestic abuse or have been abandoned by your spouse. You do not have to file taxes to get MassHealth, CMSP, or HSN benefits.

If you've ever received an Advance Premium Tax Credit (APTC) in the past or had a ConnectorCare plan, you are required to "reconcile" the tax credit you received with the IRS. To reconcile, you need to file IRS Form 8962 with your federal income tax return. Form 8962

has information the IRS uses to see if you got the right amount of tax credit to lower your health insurance premiums throughout the year.

If you received too much tax credit in advance, you could owe some or all of it back to the IRS. If you received too little tax credit, you could get back the amount you overpaid. You will need to file Form 8962 with your taxes every year you receive an APTC.

## **Premiums**

If you have a monthly premium, it must be paid by the 23rd of every month. When you enroll in a plan through the Health Connector, you will need to pay your first premium by the 23rd of the month before your coverage can start.

## **Coverage begins**

After you qualify for a health or dental insurance plan through the Health Connector, you must complete your enrollment before your coverage can begin. To finish enrolling, you must choose a health or dental insurance plan and pay your first premium bill before its due date. Once you have chosen a plan and paid your first bill, your coverage will begin on the first day of the following month.

## **Deductible income standard**

If your MAGI income is above 150% of the FPL, you may be responsible for a deductible. An HSN deductible is either equal to the current annual cost of the lowest ConnectorCare monthly premium (\$528 for 2018), or 40% of the difference between the lowest MAGI in your Premium Billing Family Group and 200% of the FPL, whichever is higher. See Section 8.

# **SECTION 5**

## **THE HEALTH SAFETY NET**

The Health Safety Net (HSN) pays Massachusetts acute hospitals and community health centers for certain health care services provided to low-income patients (Massachusetts residents with household income at or below 300% of the FPL). Eligibility for HSN is determined by MassHealth.

### **Who can get benefits**

The HSN may be able to pay for certain services you receive from an acute hospital or a community health center if you are a resident of Massachusetts and you are uninsured or underinsured (your health insurance does not cover all medically necessary services).

### **Income standards**

You must give us proof of your MAGI income for every person in your household (See section 7.). The HSN covers individuals with household MAGI at or below 300% of the FPL. If your MAGI income is above 150% and at or below 300%, an annual deductible based on income may apply. The deductible is a certain amount of health care costs you are responsible for.

Both paid and unpaid bills can count towards your deductible. Only services that the Health Safety Net can

pay for will count towards your deductible. Private doctor and private lab or radiology bills do not count towards the deductible, even if you get these services in a hospital. Ask your provider which bills can count towards your deductible.

## **Covered services**

For the HSN, services must be provided by a Massachusetts acute hospital or community health center. The HSN will generally pay for the same services that are covered by MassHealth Standard.

The HSN pays for some pharmacy services, but you must fill your prescription at a pharmacy associated with the doctor who wrote your prescription.

There may be some limits, so you should always check with a provider to see if they offer the service. You may be charged copays and deductibles.

## **Some of the services not covered**

Some noncovered services are listed below. You should check with your provider to find out the full list of what is and is not covered.

- Physicians who are not employed by the hospital, even if they work at the hospital
- Ambulance services
- Lab charges that are not billed by a Massachusetts acute care hospital or community health center

- Radiology services that are not billed by a Massachusetts acute care hospital or community health center
- Durable medical equipment, except for crutches and canes provided during a medical visit
- Nonmedical services (social, educational, vocational)
- Nonmedically necessary services
- Experimental or unproven service

*A more detailed description of the services covered and any limitations can be found in the Health Safety Net regulations at 101 CMR 613.000.*

## **Coverage begins**

If you are eligible, your HSN eligibility will begin 10 days before the date MassHealth gets your application, if we get all the needed information within 90 days.

## **Deductible income standard**

If your MAGI income is above 150% of the FPL, you may be responsible for a deductible. An HSN deductible is either equal to the current annual cost of the lowest ConnectorCare monthly premium (\$516 as of the date of publication of this Member Booklet), or 40% of the difference between the lowest MAGI in your Premium Billing Family Group and 200% of the FPL, whichever is higher. See Section 8.

## **Medical Hardship**

Medical Hardship is a type of HSN assistance available to individuals or their family whose medical expenses have become so large that they are unable to pay their medical bills. Medical Hardship applications may be completed by financial counselors at acute hospitals or community health centers. Applicants can apply no more than twice within a 12-month period.

## **Grievance process**

Patients may request that the HSN conduct a review of a medical hardship eligibility determination, or of provider compliance with the HSN regulation. To file a grievance with the HSN, send a letter to:

Health Safety Net Office  
Attn.: HSN Grievances  
100 Hancock Street, 6th floor  
Quincy, MA 02171.

The letter should include your name and address, and, if possible, information about the situation, the reason for the grievance, the provider's name (if a provider is involved), and any other relevant information. Questions about filing a grievance should be directed to the HSN Help Line at (877) 910-2100.

# **SECTION 6**

## **YOUR RIGHTS AND RESPONSIBILITIES**

### **Nondiscrimination**

MassHealth complies with applicable federal civil rights laws. We do not discriminate against, exclude, or treat people differently because of race, color, national origin, age, disability, religion, creed, sexual orientation or sex, including gender identity and gender stereotyping.

MassHealth provides free aids and services to people with disabilities to communicate effectively with us. These services include

- qualified sign language interpreters
- written information in other formats, including large print, braille, accessible electronic formats, and other formats.

We also provide free language services to people whose primary language is not English. These services include

- qualified interpreters
- information written in other languages.

If you need these services, contact us at (800) 841-2900, TTY: (800) 497-4648.

If you believe that MassHealth has failed to provide these services or discriminated in another way on the basis of

race, color, national origin, age, disability, religion, creed, sexual orientation, or sex including gender identity and gender stereotyping, you can file a grievance with:

**Section 1557 Compliance Coordinator**

1 Ashburton Place, 11th Floor

Boston, MA 02108

Phone: (617) 573-1704, TTY: (617) 573-1696

Fax: (617) 889-7862, or

Email at: [Section1557Coordinator@state.ma.us](mailto:Section1557Coordinator@state.ma.us).

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Compliance Coordinator can help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights in the following ways:

**Electronically** through the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

**Mail** U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201, or

**Phone:** (800) 368-1019, TTY/TDD: (800) 537-7697.

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

## **Privacy and confidentiality**

MassHealth and the Health Connector are committed to keeping the personal information we have about you confidential. All personal information we have about any applicant or member, including medical data, health status, and the personal information you give us during your application for and receipt of benefits, is confidential. This information may not be used or released for purposes not related to the administration of MassHealth or the Health Connector without your permission unless required by law or a court order.

You can give us your written permission to use your personal health information for a specific purpose or to share it with a specific person or organization. You can also give us your permission to share your personal information with your authorized representative, Certified Application Counselor (CAC), or Navigator, if you have one, by filling out an Authorized Representative Designation Form, or a Certified Application Counselor Designation Form, or a Navigator Designation Form.

For more information about how MassHealth and the Health Connector may use and share your information and what your rights are regarding your information, please review the MassHealth Notice of Privacy Practices and the Health Connector's Privacy Policy. You can get a copy of the MassHealth Notice of Privacy Practices by calling (800) 841-2900, TTY: (800) 497-4648, or by visiting

[www.mass.gov/masshealth](http://www.mass.gov/masshealth). You can view the Health Connector's Privacy Policy at [www.mahealthconnector.org/site-policies/privacy-policy](http://www.mahealthconnector.org/site-policies/privacy-policy).

## **Authorized representative**

An authorized representative is someone you choose to help you get health care coverage through programs offered by MassHealth and the Massachusetts Health Connector. You can do this by filling out the Authorized Representative Designation Form (ARD) or a similar designation form. An authorized representative may fill out your application or eligibility review forms, give proof of information given on these eligibility forms, report changes in your income, address, or other circumstances, get copies of all MassHealth or Health Connector eligibility or enrollment notices sent to you, and act on your behalf in all other matters with MassHealth or the Health Connector.

An authorized representative can be a friend, family member, relative, or other person or organization of your choosing who agrees to help you. It is up to you to choose an authorized representative, if you want one. MassHealth or the Health Connector will not choose an authorized representative for you.

You must designate in writing on the Authorized Representative Designation Form or a similar designation document or authorization document the person or organization you want to be your authorized

representative. In most cases, your authorized representative must also fill out this form or a similar designation document or authorization document. This form is included in the application packet, or you can call us at (800) 841-2900, TTY: (800) 497-4648, or visit [www.mass.gov/masshealth](http://www.mass.gov/masshealth), to get one. Please see the instructions on the form for more details.

An authorized representative can also be someone who is acting responsibly on your behalf if you cannot designate an authorized representative in writing because of a mental or physical condition, or has been appointed by law to act on your behalf or on behalf of your estate. This person must fill out the applicable parts of the Authorized Representative Designation Form or provide a similar designation document. If this person has been appointed by law to represent you, either you or this person must also submit to MassHealth or the Health Connector a copy of the applicable legal document stating that this person is lawfully representing you or your estate. This person may be a legal guardian, conservator, holder of power of attorney, or health care proxy, or if the applicant or member has died, the estate's administrator or executor.

## **Permission to share information**

If you want us to share your personal health information, including sending copies of your eligibility notices, with someone who is not your authorized representative, you

can do this by giving us written permission. We have forms you can use to do this. You can call us, or visit [www.mass.gov/lists/hipaa-forms-for-masshealth-members](http://www.mass.gov/lists/hipaa-forms-for-masshealth-members), to get a copy of the right form.

## **How we use your social security number**

Unless one of the exceptions on page 11, applies, you must give us a social security number (SSN) or proof that one has been applied for, for every household member who is applying. MassHealth may require you to give us the SSN, if you can get it, of any person not applying who has or who can get health insurance that covers you or any member of your household.

We use SSNs to check information you have given us. We also use them to detect fraud, to see if anyone is getting duplicate benefits, or to see if others (a “third party”) should be paying for services.

We match the SSN of anyone in your household who is applying and anyone who has or who can get health insurance for any such persons with the files of agencies, including the following:

- Internal Revenue Service
- Social Security Administration
- Department of Homeland Security
- Centers for Medicare & Medicaid Services (CMS)
- Registry of Motor Vehicles

- Department of Revenue
- Department of Transitional Assistance
- Department of Industrial Accidents
- Division of Unemployment Assistance
- Department of Veterans' Services, Human Resource Division
- Bureau of Special Investigations
- Bureau of Vital Statistics (Department of Public Health)
- Banks
- Other financial institutions.

If MassHealth pays part of your health insurance premiums, MassHealth may add your SSN or the SSN of the policyholder in your household to the State Comptroller's vendor file. You or the policyholder in your household must have a valid SSN before you can get a payment from MassHealth.

Files may also be matched with social service agencies in this state and other states, and computer files of banks and other financial institutions, insurance companies, employers, and managed care organizations.

# **SECTION 7**

## **HOW INCOME IS COUNTED**

The Federal Poverty Level (FPL) chart can be found on the inside back cover. For the most up-to-date charts, go to [www.mass.gov/service-details/eligibility-figures-tables-for-masshealth-applicants-and-members](http://www.mass.gov/service-details/eligibility-figures-tables-for-masshealth-applicants-and-members).

### **Who is counted in your household for MassHealth, CMSP, and the Health Safety Net**

MassHealth determines household size or household composition at the individual member level in one of two ways.

To calculate financial eligibility for an individual, a household will be constructed for each individual who is applying for or renewing coverage. Different households may exist within a single family, depending on the family members' familial and tax relationships to each other.

Income of all household members forms the basis for establishing an individual's eligibility. A household's countable income is the sum of the Modified Adjusted Gross Income (MAGI)-based income of every individual included in the individual's household with the exception of children and tax dependents who are not expected to be required to file a tax return.

## **MassHealth MAGI Household Composition**

MassHealth will use the MassHealth MAGI household composition rules below to determine members eligible for one of the following benefits.

- MassHealth Standard, except for disabled adults
- MassHealth CommonHealth for disabled children younger than 19 years of age
- MassHealth CarePlus
- MassHealth Family Assistance
- MassHealth Limited
- Children's Medical Security Plan

The MassHealth MAGI household consists of

- taxpayers not claimed as a tax dependent on his or her federal income taxes. If the individual expects to file a tax return for the taxable year in which an initial determination or renewal of eligibility is being made, and does not expect to be claimed as a tax dependent by another taxpayer, the household consists of
  - » the taxpayer,
  - » the taxpayer's spouse (if living with him or her),
  - » all persons who the taxpayer expects to claim as a tax dependent, and
  - » the number of expected children.

- individuals claimed as a tax dependent on federal income taxes. If the individual expects to be claimed as a tax dependent by another taxpayer for the taxable year in which an initial determination or renewal of eligibility is being made and who does not otherwise meet the Medicaid exception rules as described in 130 CMR 506.000, the household consists of
  - » the individual person claimed as a dependent,
  - » the dependent's spouse (if living with him or her),
  - » the taxpayer claiming the individual as a tax dependent,
  - » any of the taxpayer's tax dependents, and
  - » the number of expected children.

Household size must be determined in accordance with nontax filer rules if any of the following exceptions apply:

- individuals other than a spouse or a biological, adopted, or step child who expects to be claimed as a tax dependent by another taxpayer,
- individuals younger than 19 years of age who expect to be claimed by one parent as a tax dependent, and are living with both parents but whose parents do not expect to file a joint tax return, and
- individuals under 19 years of age who expect to be claimed as a tax dependent by a noncustodial parent.

For an individual who neither files a federal tax return or is not claimed as a tax dependent on a federal tax return, or

when any of the exceptions apply as described above, the household consists of the individual and if living with the individual:

- the individual's spouse,
- the individual's natural, adopted, and step children younger than 19 years of age,
- individuals younger than 19 years of age, the individual's natural, adopted, and stepparents and natural, adoptive, and step siblings younger than 19 years of age, and
- the number of expected children.

### **Disabled adult MassHealth Household Composition.**

MassHealth will use the Disabled Adult MassHealth household composition rules to determine members eligible for one the following benefits.

- MassHealth Standard for disabled adults 21-64 years of age
- MassHealth CommonHealth for disabled adults 21-64 years of age
- MassHealth CommonHealth for certain disabled young adults 19-20 years of age
- MassHealth Family Assistance for certain disabled individuals

The household consists of:

- the individual,

- the individual's spouse,
- the individual's natural, adopted, and step children younger than 19 years of age, and
- the number of expected children.

## **Who is counted in your household for ConnectorCare Plans and Advance Premium Tax Credits**

The Health Connector determines household size or household composition by applying tax filing rules. The household consists of:

- the primary taxpayer,
- the spouse, and
- all tax dependents.

Additional tax filing requirements are the following.

- Married taxpayers are required to file jointly.
- Recipients of Advance Premium Tax Credits (APTCs) are required to file taxes for the year in which they receive credits.

## **Modified Adjusted Gross Income (MAGI)**

Financial eligibility is based on Modified Adjusted Gross Income (MAGI).

## Countable Earned Income

- MAGI is the income reported on line 22 on the personal 1040 income tax return after the deductions from lines 23-35 have been deducted. Then tax-exempt interest, foreign earned income exclusions, and tax-exempt social security income are also added back in.
- MAGI methodology includes earned income, such as wages, salary, tips, commissions, and bonuses.
- MAGI methodology does not count pre-tax contributions to salary reduction plans (of up to \$2,500 or \$5,000 depending on filing status) for payment of dependent care, transportation, and certain health expenses.
- Self-employment income is included in adjusted gross income, but the tax code allows deductions for various business-related travel and entertainment expenses (up to a limit), and business use of a personal home. If the deductions exceed the income earned from self-employment, the losses can be used to offset other income.
- An amount received as a lump sum is counted as income only in the month received

Exception: for plans through the Health Connector, income received as a lump sum is countable for the year in which it is received.

## **Countable Unearned Income**

Unearned income is the total amount of taxable income that does not directly result from the individual's own labor after allowable deductions on the U.S. Individual Tax Return.

Unearned income may include, but is not limited to, social security benefits, railroad retirement benefits, pensions, annuities, certain trusts, interest and dividend income, state or local tax refund for a tax you deducted in the previous year, and gross gambling income.

## **Deductions**

The following are allowable deductions from countable income when determining MAGI: educator expenses; expenses for reservists, performance artist, or fee-based government officials; health savings account; moving expenses related to a job change; self-employment taxes; self-employment retirement accounts; penalties on early withdrawal of savings; alimony paid to a former spouse; individual retirement accounts (IRAs); student loan interest; and higher education tuition and fees.

## **Noncountable Income**

- Scholarships, awards, or fellowship grants used for education purposes and not for living expenses\*
- Distributions to American Indians and Alaska Natives (AI/AN)\*
- Child support received

- Income received by a Transitional Assistance to Families with Dependent Children (TAFDC), Emergency Aid to the Elderly, Disabled and Children (EAEDC), or Supplemental Security Income (SSI) recipient
  - Nontaxable federal veterans' benefits
  - Certain income-in-kind
  - Certain room and board income derived from persons living in the applicant's or member's principal place of residence
  - Any other income that is excluded by federal laws other than the Social Security Act
  - Income received by an independent foster care adolescent
- 
- \* Exception: for plans through the Health Connector, income received is countable income.

# **SECTION 8**

## **PREMIUMS AND COPAYS**

### **Copay and premium information for American Indians/Alaska Natives**

American Indians and Alaska Natives who have received or are eligible to receive a service from an Indian health care provider or from a non-Indian health care provider through referral from an Indian health care provider are exempt from paying copays and premiums, and may get special monthly enrollment periods as MassHealth members.

*A more detailed definition of who is considered to be an American Indian or Alaska Native can be found in the MassHealth regulations at 130 CMR 501.000.*

### **MassHealth/CMSP premiums**

MassHealth may charge a monthly premium to certain MassHealth members who have incomes above 150% of the federal poverty level. MassHealth may also charge a monthly premium to members of the Children's Medical Security Plan (CMSP) who have incomes at or above 200% of the federal poverty level. MassHealth and CMSP premium amounts are calculated based on a member's household MAGI and household size as described in the Premium Billing Family Group (PBF) section, below.

If you have to pay a monthly premium, MassHealth will send you a notice with the premium amount. You will also get a bill every month. If you do not pay your premium payments, your benefits may end.

If MassHealth decides you must pay a premium for benefits, you are responsible for paying these premiums unless you tell MassHealth to close your case within 60 days from the date your eligibility was determined or a premium hardship waiver was approved.

MassHealth may refer past due premium balances (delinquent accounts) to the State Intercept Program (SIP) for recovery.

*State Intercept Program regulations can be found at 815 CMR 9.00.*

## **Premium Billing Family Groups (PBFG)**

Premium formula calculations for MassHealth and CMSP premiums are based on the Premium Billing Family Group (PBFG). A premium billing family group consists of

- an individual,
- a couple—two persons who are married to each other according to the laws of the Commonwealth of Massachusetts,
- a family—a family is defined as persons who live together, and consists of
  - » a child or children younger than 19 years of age, any of their children, and their parents,

- » siblings younger than 19 years of age and any of their children who live together even if no adult parent or caretaker relative is living in the home, or
- » a child or children younger than 19 years of age, any of their children, and their caretaker relative when no parent is living in the home.

A child who is absent from the home to attend school is considered as living in the home. A parent may be a natural, step, or adoptive parent. Two parents are members of the same premium billing family group as long as they are both mutually responsible for one or more children who live with them.

MassHealth and CMSP premiums for children younger than 19 years of age with household income at or below 300% of the FPL will have their premium amount determined using the lowest percentage of the FPL of all children in the PBFG. If any child in the PBFG has a percentage of the FPL at or below 150% of the FPL, premiums for all children younger than 19 years of age in the PBFG will be waived.

MassHealth and CMSP premiums for children younger than 19 years of age with household income greater than 300% of the FPL, and all premiums for young adults or adults are calculated using the individual's FPL.

### **Individuals within a PBFG who are approved for more than one premium billing coverage type**

When the PBFG contains members in more than one coverage type or program, including CMSP, who are responsible for a premium or required member

contribution, the PBFG is responsible for only the higher premium amount or required member contribution.

When the PBFG includes a parent or caretaker relative who is paying a premium for and is getting a ConnectorCare plan and Advance Premium Tax Credits, the premiums for children in the PBFG will be waived once the parent or caretaker relative has enrolled in and begun paying for a ConnectorCare plan.

## Premium Formulas

### MassHealth Standard and Premium Formula for Members with Breast or Cervical Cancer

The premium formula for MassHealth Standard members with breast or cervical cancer whose eligibility is described in 130 CMR 506.000 is as follows.

#### Standard Breast and/or Cervical Cancer Premium Formula

% of Federal Poverty Level (FPL)	Monthly Premium Cost
Above 150% to 160%	\$15
Above 160% to 170%	\$20
Above 170% to 180%	\$25
Above 180% to 190%	\$30
Above 190% to 200%	\$35
Above 200% to 210%	\$40
Above 210% to 220%	\$48
Above 220% to 230%	\$56
Above 230% to 240%	\$64
Above 240% to 250%	\$72

## MassHealth CommonHealth Premium Formulas

The premium formula uses age, income, and whether or not the member has other health insurance.

The premium formula for MassHealth CommonHealth members whose eligibility is described in 130 CMR 506.000 is as follows.

- The full premium formula for children younger than 19 years of age with household income between 150% and 300% of the FPL is provided below.

### **CommonHealth Full Premium Formula Children younger than 19 years of age between 150% and 300% FPL**

% of Federal Poverty Level (FPL)	Monthly Premium Cost
Above 150% to 200%	\$12 per child (\$36 PBFG maximum)
Above 200% to 250%	\$20 per child (\$60 PBFG maximum)
Above 250% to 300%	\$28 per child (\$84 PBFG maximum)

- The full premium formula for young adults 19 or 20 years of age with household income above 150% of the FPL, adults 21 years of age and older with household income above 150% of the FPL, and children with household income above 300% of the FPL is provided below. The full premium is charged to members who have no health insurance and to members for whom the MassHealth agency is paying a portion of their health insurance premium.

**CommonHealth Full Premium Formula  
Young Adults and Adults above 150% FPL and Children above  
300% FPL**

Base Premium	Additional Premium Cost	Range of Monthly Premium Cost
Above 150% FPL –start at \$15	Add \$5 for each additional 10% FPL until 200% FPL	\$15–\$35
Above 200% FPL –start at \$40	Add \$8 for each additional 10% FPL until 400% FPL	\$40–\$192
Above 400% FPL –start at \$202	Add \$10 for each additional 10% FPL until 600% FP	\$202–\$392
Above 600% FPL –start at \$404	Add \$12 for each additional 10% FPL until 800% FPL	\$404–\$632
Above 800% FPL –start at \$646	Add \$14 for each additional 10% FPL until 1,000% FPL	\$646–\$912
Above 1,000% FPL –start at \$928	Add \$16 for each additional 10% FPL	\$928 + greater

- The supplemental premium formula for young adults, adults, and children is provided below. A lower supplemental premium is charged to members who have health insurance that the MassHealth agency does not contribute to. Members getting a premium assistance payment from MassHealth are not eligible for the supplemental premium rate.

## **CommonHealth Supplemental Premium Formula**

<b>% of Federal Poverty Level (FPL)</b>	<b>Premium Cost</b>
Above 150% to 200%	60% of full premium
Above 200% to 400%	65% of full premium
Above 400% to 600%	70% of full premium
Above 600% to 800%	75% of full premium
Above 800% to 1,000%	80% of full premium
Above 1,000%	85% of full premium

- CommonHealth members who are eligible to get a premium assistance payment, as described in 130 CMR 506.000, that is less than the full CommonHealth premium will get their premium assistance payment as an offset to the CommonHealth monthly premium bill, and will be responsible for the difference.

## **MassHealth Family Assistance Premium Formulas**

The premium formula for MassHealth Family Assistance children whose eligibility is described in 130 CMR 506.000 is as follows.

### **Family Assistance for Children Premium Formula**

<b>% of Federal Poverty Level (FPL)</b>	<b>Monthly Premium Cost</b>
Above 150% to 200%	\$12 per child (\$36 PBFG maximum)
Above 200% to 250%	\$20 per child (\$60 PBFG maximum)
Above 250% to 300%	\$28 per child (\$84 PBFG maximum)

The premium formulas for MassHealth Family Assistance HIV-positive adults whose eligibility is described in 130 CMR 506.000 are as follows. The premium formula uses income and whether or not the member has other health insurance.

- The full premium formula for Family Assistance HIV-positive adults between 150% and 200% of the FPL is charged to members who have no health insurance and to members for whom the MassHealth agency is paying a portion of their health insurance premium. The full premium formula is provided below.

**Family Assistance for HIV+ Adults Premium Formula**

% of Federal Poverty Level (FPL)	Monthly Premium Cost
Above 150% to 160%	\$15
Above 160% to 170%	\$20
Above 170% to 180%	\$25
Above 180% to 190%	\$30
Above 190% to 200%	\$35

- The supplemental premium formula for Family Assistance HIV-positive adults is charged to members who have health insurance that the MassHealth agency does not contribute to. The supplemental premium formula is provided below.

**Family Assistance for HIV+ Adults Supplemental Premium Formula**

% of Federal Poverty Level (FPL)	Monthly Premium Cost
Above 150% to 200%	60% of full premium

- The premium formula for MassHealth Family Assistance Nonqualified PRUCOL adults as described in 130 CMR 506.000 is based on the MassHealth MAGI household income and the MassHealth MAGI household size as it relates to the federal poverty level income guidelines and the Premium Billing Family Group (PBF) rules, as described in 130 CMR 506.000. The premium formula is as follows.

### **Family Assistance for Non-qualified PRUCOL Adults Premium Formula**

The premium formula can be found at 956 CMR 12.00.

### **Children’s Medical Security Plan (CMSP) Premium Formula**

The premium formula for CMSP members whose eligibility is described in 130 CMR 506.000 is as follows.

#### **CMSP Premium Schedule**

<b>% of Federal Poverty Level (FPL)</b>	<b>Monthly Premium Cost</b>
Greater than or equal to 200%, but less than or equal to 300.9%	\$7.80 per child per month; family group maximum \$23.40 per month
Greater than or equal to 301.0%, billing but less than or equal to 400.0%	\$33.14 per premium family group per month
Greater than or equal to 400.1%	\$64.00 per child per month

## **Members Exempted from Premium Payment**

The following members are exempt from premium payments.

- MassHealth members who have proved that they are American Indians or Alaska Natives who have received or are eligible to receive an item or service furnished by the Indian Health Service, an Indian tribe, a tribal organization, or an urban Indian organization, or by a non-Indian health care provider through referral, in accordance with federal law
- MassHealth members with MassHealth MAGI household income or MassHealth Disabled Adult household income at or below 150% of the FPL
- Pregnant women getting MassHealth Standard
- Children younger than age one getting MassHealth Standard
- Children whose parent or guardian in the PBMG is eligible for a Qualified Health Plan (QHP) with Advance Premium Tax Credits (APTC) who has enrolled in and has begun paying for a QHP
- Children for whom child welfare services are made available under Part B of Title IV of the Social Security Act on the basis of being a child in foster care and individuals receiving benefits under Part E of that title, without regard to age
- Individuals receiving hospice care
- Independent former foster care children younger than 26 years old

- Members who have total premium and copayment charges equal to 5% of the member's MAGI income of the MassHealth MAGI or Disabled Adult household in a given calendar quarter do not have to pay any more MassHealth premiums during the quarter in which the member reached the 5% cap.

## **MassHealth copayments**

Certain adults may have to pay copayments (copays) for some medical services.

- Pharmacy services. There is a \$1 copay for prescriptions used to treat hypertension, diabetes, and high cholesterol, and a \$3.65 copay for most other prescriptions.
- Nonpharmacy services. There is a \$3 copay for an acute inpatient hospital stay.

The maximum amount MassHealth members have to pay is:

- \$250 for pharmacy services per calendar year;
- \$36 for nonpharmacy services per calendar year; and
- 5% of the member's MAGI of the MassHealth MAGI household or the MassHealth Disabled Adult household per calendar quarter, including both copayments and any applicable premium payments.

*For more information about MassHealth copayments, see 130 CMR 506.000.*

# **SECTION 9**

## **MASSHEALTH AND OTHER HEALTH INSURANCE**

### **MassHealth and other health insurance**

MassHealth regulations require members to obtain and maintain available health insurance including health insurance available through an employer. To get and keep MassHealth, you must

- apply for and enroll in any health insurance that is available to you at no cost, including Medicare,
- enroll in health insurance when MassHealth determines it is cost effective for you to do so, and
- keep any health insurance that you already have.

You must also give MassHealth information about any health insurance that you or a household member already has or may be able to get. We will use this information to decide:

- if the services covered under your health insurance meet MassHealth's standards, and
- what we may pay toward the cost of your health insurance premium.

In order to determine continued MassHealth eligibility for you and members of your household, we may request additional information from you and your employer about your access to employer-sponsored health insurance coverage. You must cooperate in providing information necessary to maintain eligibility, including evidence of obtaining or maintaining available health insurance, or your MassHealth benefits may be terminated.

MassHealth's Premium Assistance Program may help to pay some or all of the cost of the employer health insurance when it is cost effective. We will notify you if a plan offered through your employer meets program requirements.

Under the MassHealth Premium Assistance Program, we may pay part of your health insurance premiums if

- your employer contributes at least 50% of the cost of the health insurance premiums; and
- the health insurance plan meets the Basic Benefit Level (that is if it provides comprehensive medical coverage to its members including MassHealth-required health care benefits).

If you have questions about obtaining health insurance through a job, or the MassHealth Premium Assistance Program, call the MassHealth Premium Assistance Unit at (800) 862-4840.

## **Prior approval**

For some medical services, your doctor or health care provider has to get approval from MassHealth first. This is called “prior approval.” Medical services that are covered by Medicare do not need prior approval from MassHealth.

## **Choosing and enrolling in a Medicare prescription drug plan**

If you are eligible for both Medicare and MassHealth, Medicare provides most of your prescription drug coverage through a Medicare prescription drug plan. This means you must choose and enroll in a Medicare prescription drug plan. If you do not choose a drug plan, Medicare will choose one for you. You may change plans at any time. Visit [www.medicare.gov](http://www.medicare.gov) or call (800) MEDICARE (1-800-633-4227) for information about how to choose and enroll in a Medicare prescription drug plan that is best for you. If you are enrolled in a Program of All-Inclusive Care for the Elderly (PACE) or Senior Care Options (SCO) plan, One Care Plan, a Medicare Advantage plan, a Medicare supplement (Medigap) plan, or have drug coverage through a current or former employer, be sure to contact your plan to find out more information about whether or not to enroll in a Medicare prescription drug plan.

## **Out-of-pocket expenses**

In some cases, MassHealth can pay you back for medical bills that you paid before you got your MassHealth approval notice. We will do this if:

- we denied your eligibility and later decided that the denial was incorrect; or
- you paid for a MassHealth covered medical service that you got before we told you that you would get MassHealth. In this case, your health care provider must pay you back and bill MassHealth for the service. The provider must accept the MassHealth payment as payment in full.

## **Out-of-state emergency treatment**

MassHealth is a health care program for people living in Massachusetts who get medical care in Massachusetts. In certain situations, MassHealth may pay for emergency treatment for a medical condition when a MassHealth member is out of state\*. If an emergency occurs while you are out of state, show your MassHealth card and any other health insurance cards you have, if possible. Also, if possible, tell your primary care provider or health plan within 24 hours of the emergency treatment. If you are not enrolled in a health plan through MassHealth, but instead get premium assistance, your other health insurance may also pay for emergency care you get out of state.

*\*Per MassHealth regulation 130 CMR 450.109(B), MassHealth does not cover any medical services provided outside the United States and its territories.*

## **If you or members of your household are in an accident**

If you or any members of your household are in an accident or are injured in some other way, and get money from a third party because of that accident or injury, you will need to use that money to repay whoever paid the medical expenses related to that accident or injury.

1. You will have to pay MassHealth for services that were covered by MassHealth or CMSP. If you are applying for MassHealth or CMSP because of an accident or injury, you will need to use the money to repay the costs paid by
  - » MassHealth for all medical services you and your household get.
  - » If you or any members of your household are in an accident, or are injured in some other way, after becoming eligible for MassHealth or CMSP, you will need to use that money to repay only the costs paid by MassHealth or CMSP for medical services provided because of that accident or injury.
2. You will have to pay the Massachusetts Health Connector or your health insurer for certain medical services provided.

3. You will have to pay the Health Safety Net for medical services reimbursed for you and any household members.

You must tell MassHealth (for MassHealth, the Health Safety Net, and CMSP), or your health insurer for ConnectorCare Plans and Advance Premium Tax Credits in writing within 10 calendar days, or as soon as possible, if you file any insurance claim or lawsuit because of an accident or injury to you or any household members who are applying for, or who already have, benefits.

Third parties who might give you or members of your household money because of an accident or injury include the following:

- a person or business who may have caused the accident or injury;
- an insurance company, including your own insurance company; or
- other sources, like workers' compensation.

*For more information about accident recovery, see the MassHealth regulations at 130 CMR 503.000 and Chapter 118E of the Massachusetts General Laws.*

## **MassHealth members turning 65 years of age**

If you are or will soon be 65 years of age, and do not have children younger than 19 years of age living with you, or are not a disabled working adult, you must meet certain income

and asset requirements to keep getting MassHealth. We will send you a new form to fill out to give us the information we need to make a decision. If you can keep getting MassHealth, you will not get your medical care through a MassHealth managed care plan. Instead, you can get your medical care from any other MassHealth health care provider.

## **Recovery against estates of certain members who die**

MassHealth has the right to get back money from the estates of certain MassHealth members after they die, unless exceptions apply. In general, the money that must be repaid is for services paid by MassHealth for a member after the member turned 55 years of age.

If a deceased member leaves behind a child who is blind, permanently and totally disabled, or younger than 21 years of age, or a husband or wife, MassHealth will not require repayment while any of these persons are still living.

If real property, like a home, must be sold to get money to repay MassHealth, in limited circumstances, MassHealth may decide that the estate does not need to repay MassHealth. The property must be left to a person who meets certain financial standards, and who has lived in the property, without leaving, for at least one year before the now-deceased member became eligible for MassHealth. Also, certain income, resources, and property of American Indians and Alaska Natives may be exempt from recovery.

In addition, for those members who die on or after January 1, 2010, when a member is eligible for both MassHealth and Medicare, MassHealth will not recover Medicare cost sharing benefits (premiums, deductibles, and copayments) paid on or after January 1, 2010, for persons who got these benefits while they were 55 years of age or older.

*For more information about estate recovery, see the MassHealth regulations at 130 CMR 501.000 and Chapter 118E of the Massachusetts General Laws.*

## **Signing up to vote**

This booklet includes information about voter registration. You do not need to register to vote to get health benefits.

## **Giving correct information**

Giving incorrect or false information may end your benefits. It may also result in fines, imprisonment, or both.

## **Reporting changes**

Once you start getting benefits, you must let us know about certain changes within 10 days of the changes or as soon as possible. See Section 11, Where to Get Help, for information on where to report changes. These include any changes in income, household size, employment, disability status, health insurance, and address. If you do not tell us about changes, you may lose your benefits. MassHealth

will perform information matches with other agencies and information sources when an application is submitted, at annual review, and periodically to update or prove eligibility. These agencies and information sources may include, but are not limited to: the Internal Revenue Service, the Social Security Administration, the Department of Revenue, the Division of Unemployment Assistance, and banks and other financial institutions.

Income information will be obtained through an electronic data match. Income is considered proved if the income data received through an electronic data match is reasonably compatible with the income amount you stated on your application (the “attested” income amount). To be reasonably compatible

- the attested income must be higher than the income from the data sources, or
- the attested income and the income from the data sources must be within a 10 percent range of each other.

If electronic data sources are unable to prove attested information or are not reasonably compatible with attested information, additional documentation will be required from the applicant

# **SECTION 10**

## **U.S. CITIZENSHIP AND IMMIGRATION RULES**

### **U.S. citizenship and immigration rules**

When deciding if you are eligible for benefits, we look at all the requirements described under each coverage type and program. We will try to prove your U.S. citizenship/national status and immigration status using federal and state data services to decide if you may get a certain coverage type.

### **U.S. Citizens/Nationals**

U.S. citizens/nationals may be eligible for MassHealth Standard, CommonHealth, CarePlus, Family Assistance, or the Children's Medical Security Plan (CMSP). They may also be eligible for ConnectorCare Plans and Advance Premium Tax Credits or the Health Safety Net. Proof of citizenship and identity is required for all U.S. citizens/nationals.

### **A citizen of the United States is:**

an individual who was born in the United States or its territories, including Puerto Rico, the Virgin Islands, Guam, and the Northern Mariana Islands, except if born to a foreign diplomat and who

- otherwise qualifies for U.S. citizenship under §301 et seq. of the Immigration and Nationality Act (INA);

an individual born of a parent who is a U.S. citizen or who otherwise qualifies for U.S. citizenship under

- §301 et seq. of the INA;
- a naturalized citizen; or
- a national (both citizen and noncitizen national)
  - » **Citizen national.** A citizen national is an individual who otherwise qualifies as a U.S. citizen under §301 et seq. of the INA.
  - » **Noncitizen national.** A noncitizen national is an individual who was born in one of the outlying possessions of the United States, including American Samoa and Swain's Island, to a parent who is a noncitizen national.

## **Non U.S. citizens**

To get the type of MassHealth that gives the most coverage, or to get a ConnectorCare plan and Advance Premium Tax Credits, satisfactory immigration status must be proved. MassHealth will perform information matches with state and federal agencies to prove immigration statuses. If electronic sources are unable to prove declared status, additional documentation will be required from the individuals.

Non U.S. citizens do not have to submit their immigration documents with the application if they are applying only for their children, but are not applying for any benefits for themselves.

## **Lawfully present immigrants**

The following are lawfully present immigrants.

## **Qualified noncitizens**

People who meet one of the following statuses may be eligible for MassHealth Standard, CommonHealth, CarePlus, Family Assistance, or CMSP. They may also be eligible for benefits through the Health Connector or the Health Safety Net.

There are two groups of qualified noncitizens:

1. People who are qualified regardless of when they entered the U.S. or how long they have had a qualified status. Such individuals are
  - » people granted asylum under section 208 of the INA;
  - » refugees admitted under section 207 of the INA;
  - » people whose deportation has been withheld under section 243(h) or 241(b)(3) of the INA, as provided by section 5562 of the federal Balanced Budget Act of 1997;
  - » veterans, their spouses, and their children
    - veterans of the United States Armed Forces with an honorable discharge not related to their noncitizen status; or
    - Filipino war veterans who fought under U.S. command during WWII; or

- Hmong and Highland Lao veterans who are admitted for legal permanent residence (LPR) and who fought under U.S. command during the Vietnam War; or
  - persons with noncitizen status on active duty in the U.S. Armed Forces, other than active duty for training; or
  - the spouse, unremarried surviving spouse, or unmarried dependent children of the noncitizen described in the four points above;
- » conditional entrants under section 203(a)(7) of the INA as in effect before April 1, 1980;
  - » people who entered as Cuban/Haitian entrants under section 501(e) of the Refugee Education Assistance Act of 1980;
  - » Native Americans with at least 50 percent American Indian blood who were born in Canada pursuant to section 289 of the INA or other tribal members born in territories outside of the United States pursuant to 25 U.S.C. 450b(e);
  - » Amerasians as described in section 402(a)(2)(A)(i)(V) of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996;
  - » victims of severe forms of trafficking, and spouse, child, sibling, or parent of the victim in accordance with the Victims of Trafficking and Violence Protection Act of 2000 (Public Law 106-386) as amended;

- » Iraqi Special Immigrants granted special immigrant status under Section 101(a)(27) of the INA, pursuant to section 1244 of Public Law 110-181 or section 525 of Public Law 110-161; or
  - » Afghan Special Immigrants granted special immigrant status under Section 101(a)(27) of the INA, pursuant to section 525 of Public Law 110-161.
2. People who are qualified based on having a qualified status identified at “A” below and who have satisfied one of the conditions listed at “B” below. Such individuals are:
- A. people who have one or more of the following statuses:
    - people admitted for legal permanent residence (LPR) under the Immigration and Nationality Act (INA); or
    - people granted parole for at least one year under section 212(d)(5) of the INA; or
    - battered spouse, battered child or child of battered parent or parent of battered child who meet the criteria of section 431(c) of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, 8 U.S.C. 1641; and also
  - B. people who satisfy at least one of the following three conditions:
    - they have had a status listed in 2.A. above for five or more years (a battered noncitizen attains

this status when the petition is accepted as establishing a prima facie case);

- they entered the U.S. before August 22, 1996, regardless of status at the time of entry, and have been continuously present in the U.S. until attaining a status listed in 2.A. above. For this purpose, an individual is deemed continuously present who has been absent from the U.S. for no more than 30 consecutive days or 90 nonconsecutive days before attaining a status listed in 2.A. above; or
- they also have or had a status listed in number 1 above.

### **Qualified noncitizens barred**

People who have a status listed under qualified noncitizens at 2.A. above (legal permanent resident, parolee for at least one year, or battered noncitizen) and who do not meet one of the conditions listed at 2.B. above, are qualified noncitizens barred. Qualified noncitizens barred, like qualified noncitizens, are lawfully present immigrants. People who are qualified noncitizens barred may be eligible for MassHealth Standard, CommonHealth, Family Assistance, Limited, or CMSP. They may also be eligible for benefits through the Health Connector and the Health Safety Net.

## **Nonqualified individuals lawfully present**

People who are nonqualified individuals lawfully present and meet one of the following statuses may be eligible for MassHealth Standard, CommonHealth, Family Assistance, Limited, or CMSP. They may also be eligible for benefits through the Health Connector and the Health Safety Net. People who are nonqualified individuals lawfully present are not defined as qualified under the PRWORA of 1996, 8 U.S.C. §1641, but are lawfully present. Nonqualified individuals lawfully present are as follows.

- People in a valid nonimmigrant status as otherwise defined in 8 U.S.C. 1101(a)(15) or otherwise defined under immigration laws as defined in 8 U.S.C. 1101(a)(17).
- People paroled into the U.S. in accordance with 8 U.S.C. 1182(d)(5) for less than one year, except for an individual paroled for prosecution, for deferred inspection, or pending removal proceedings.
- People who belong to one of the following classes:
  - granted temporary resident status in accordance with 8 U.S.C. 1160 or 1255a, respectively;
  - granted Temporary Protected Status (TPS) in accordance with 8 U.S.C. 1254a, and individuals with pending applications for TPS who have been granted employment authorization;

- granted employment authorization under 8 CFR 274a.12(c);
  - Family Unity beneficiaries in accordance with section 301 of Public Law 101-649, as amended;
  - under Deferred Enforced Departure (DED) in accordance with a decision made by the President;
  - granted Deferred Action status, except for applicants or individuals granted status under DHS Deferred Action for Childhood Arrival Process (DACA);
  - granted an administrative stay of removal under 8 CFR part 241; or
  - beneficiary of approved visa petition who has a pending application for adjustment of status.
- People with a pending application for asylum under 8 U.S.C. 1158, or for withholding of removal under 8 U.S.C. 1231, or under the Convention Against Torture who:
    - have been granted employment authorization; or
    - are under 14 years of age and have had an application pending for at least 180 days.
  - People who have been granted withholding of removal under the Convention Against Torture.
  - Children who have a pending application for Special Immigrant Juvenile status as described in 8 U.S.C. 1101(a)(27)(J).

## **Qualified noncitizens barred and nonqualified individuals lawfully present who are:**

- pregnant may be eligible for MassHealth Standard, a ConnectorCare plan and Advance Premium Tax Credits, or the Health Safety Net (HSN);
- children younger than 19 years of age may be eligible for MassHealth Standard, CommonHealth, Family Assistance, CMSP, a ConnectorCare plan and Advance Premium Tax Credits, or the HSN;
- young adults 19 or 20 years of age may be eligible for MassHealth Standard, a ConnectorCare plan and Advance Premium Tax Credits, or the HSN;
- adults aged 21 or older and are parents or caretaker relatives may be eligible for MassHealth Limited, a ConnectorCare plan and Advance Premium Tax Credits, or the HSN;
- adults 21-64 years of age and are disabled may be eligible for MassHealth Family Assistance, Limited, a ConnectorCare plan and Advance Premium Tax Credits, or the HSN; or
- other adults 21-64 years of age may be eligible for MassHealth Limited, a ConnectorCare plan and Advance Premium Tax Credits, or the HSN.

## **Nonqualified Persons Residing Under Color of Law (Nonqualified PRUCOLs)**

Nonqualified PRUCOLs are certain noncitizens who are not lawfully present. These individuals may be permanently residing in the United States under color of law as described in 130 CMR 504.000. People who are nonqualified PRUCOLs and meet one of the following statuses may be eligible for MassHealth Standard, CommonHealth, Family Assistance, Limited, or CMSP.

They may also be eligible for benefits through the Health Safety Net.

- Noncitizens living in the United States in accordance with an indefinite stay of deportation
- Noncitizens living in the United States in accordance with an indefinite voluntary departure
- Noncitizens and their families who are covered by an approved immediate relative petition, who are entitled to voluntary departure, and whose departure the United States Department of Homeland Security (DHS) does not contemplate enforcing
- Noncitizens granted voluntary departure by the DHS or an Immigration Judge, and whose deportation the DHS does not contemplate enforcing
- Noncitizens living under orders of supervision who do not have employment authorization under 8CFR 274a.12(c)
- Noncitizens who have entered and continuously lived in the United States since before January 1, 1972

- Noncitizens granted suspension of deportation, and whose departure the DHS does not contemplate enforcing
- Noncitizens with a pending application for asylum under 8 U.S.C. 1158 or for withholding of removal under 8 U.S.C. 1231 or under the Convention Against Torture who have not been granted employment authorization, or are under the age of 14 and have not had an application pending for at least 180 days
- Noncitizens granted Deferred Action for Childhood Arrival status or have a pending application for this status
- Noncitizens who have filed an application, petition, or request to obtain a lawfully present status that has been accepted as properly filed but who have not yet obtained employment authorization and whose deportation DHS does not contemplate enforcing
- Any other noncitizens living in the United States with the knowledge and consent of the DHS, and whose departure the DHS does not contemplate enforcing. (These include persons granted Extended Voluntary Departure due to conditions in the noncitizen's home country based on a determination by the Secretary of State.)

Nonqualified PRUCOLs who are:

- pregnant may be eligible for MassHealth Standard, Family Assistance, or the HSN;
- children younger than 19 years of age may be eligible for MassHealth CommonHealth, Family Assistance, Limited, CMSP, or the HSN;

- young adults 19 or 20 years of age may be eligible for MassHealth CommonHealth, Family Assistance, Limited, or the HSN;
- adults 21 years of age or older who are parents or caretaker relatives may be eligible for MassHealth Family Assistance, Limited, or the HSN; and
- other adults 21–64 years of age, including disabled persons, may be eligible for MassHealth Family Assistance, Limited, or the HSN.

### **Other noncitizens**

If your immigration status is not described above, you are considered an other noncitizen. You may be eligible for MassHealth Standard (if pregnant), Limited, CMSP, or the Health Safety Net.

Note: People who were getting MassHealth, formerly known as Medical Assistance, or CommonHealth on June 30, 1997, may continue to get benefits regardless of immigration status if otherwise eligible.

*The eligibility of immigrants for publicly funded benefits is defined in the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996, the federal Balanced Budget Act of 1997, and in various provisions of state law. For additional details, see the MassHealth regulations at 130 CMR 504.000.*

# **U.S. citizenship/national status requirements for MassHealth and ConnectorCare Plans and Advance Premium Tax Credits**

## **Identity requirements for MassHealth, ConnectorCare Plans and Advance Premium Tax Credits, and the Health Safety Net**

### **Proof of both U.S. Citizenship/National Status and Identity\***

- \* Exception: Seniors and disabled persons who get or can get Medicare or Supplemental Security Income (SSI), or disabled persons who get Social Security Disability (SSDI) do NOT have to give proof of their U.S. citizenship/national status and identity. A child born to a mother who was getting MassHealth on the date of the child's birth does not have to give proof of U.S. citizenship/national status and identity.

### **The following are acceptable forms of proof of BOTH U.S. citizenship/national status AND identity. (No other documentation is required.)**

- U.S. passport, including a U.S. Passport Card issued by the Department of State, without regard to any expiration date as long as this passport or Card was issued without limitation; or
- Certificate of U.S. Naturalization; or

- Certificate of U.S. Citizenship; or
- A document issued by a federally recognized Indian tribe, as published in the Federal Register by the Bureau of Indian Affairs within the U.S. Department of the Interior, and identifies the federally recognized Indian Tribe that issued the document, identifies the individual by name and confirms the individual's membership, enrollment, or affiliation with the Tribe. These documents include, but are not limited to: a Tribal enrollment card, a Certificate of Degree of Indian Blood, a Tribal census document, and documents on Tribal letterhead issued under the signature of the appropriate Tribal official that meet the requirements of 130 CMR 504.000.

OR

### **Proof of U.S. Citizenship/National Status Only**

If one of the documents that satisfies both citizenship and identity is not provided, the following documents may be accepted as proof of U.S. citizenship/national status only.

- A U.S. public birth certificate (including the 50 states, the District of Columbia, Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swain's Island, or the Commonwealth of the Northern Mariana Islands (CNMI) (after November 4, 1986). The birth record may be issued by the state, Commonwealth, territory, or local jurisdiction. The individual may also be collectively naturalized under federal regulations.

- A cross match with the Massachusetts Registry of Vital Statistics that documents a record of birth
- A Certification of a Report of Birth issued to U.S. citizens who were born outside the U.S.
- A Report of Birth Abroad of a U.S. Citizen
- Certification of birth
- A U.S. Citizen ID card
- A Northern Mariana Identification Card issued to a collectively naturalized citizen who was born in the CNMI before November 4, 1986
- A final adoption decree showing the child's name and U.S. place of birth (if adoption is not final, a statement from a state-approved adoption agency that shows the child's name and U.S. place of birth)
- Evidence of U.S. civil service employment before June 1, 1976
- An official U.S. military record showing a U.S. place of birth
- A data match with the Systematic Alien Verification for Entitlements (SAVE) Program or any other process established by the Department of Homeland Security (DHS) to prove an individual is a citizen
- Documentation that a child meets the requirements of section 101 of the Child Citizenship Act of 2000 (8 U.S.C. 1431)

- Medical records, including, but not limited to, hospital, clinic, or doctor records, or admission papers from a nursing facility, skilled care facility, or other institution that indicate a U.S. place of birth
- Life, health, or other insurance record that indicates a U.S. place of birth
- An official religious record recorded in the U.S. showing that the birth occurred in the U.S.
- School records, including preschool, Head Start, and day care, showing the child's name and U.S. place of birth
- Federal or state census record showing U.S. citizenship or a U.S. place of birth. If an individual does not have one of the documents listed in 130 CMR 504.000, he or she may submit an affidavit signed by another individual, under penalty of perjury, who can reasonably attest to the individual's citizenship, and that contains the individual's name, date of birth, and place of U.S. birth. The affidavit does not have to be notarized.

### **PLUS proof of Identity Only**

1. The following documents are acceptable proof of identity, provided this documentation has a photograph or other identifying information including, but not limited to, name, age, sex, race, height, weight, eye color, or address.
  - Identity documents listed at 8 CFR 274a.2(b)(1)(v)(B) (1), except a driver's license issued by a Canadian government authority

- A driver’s license issued by a state or territory
  - A school identification card
  - A U.S. military card or draft record
  - An identification card issued by the federal, state, or local government
  - A military dependent’s identification card
  - A U.S. Coast Guard Merchant Mariner card
2. For children younger than 19 years of age, a clinic, doctor, hospital, or school record, including preschool or day care records is acceptable
3. Two documents containing consistent information that confirms an applicant’s identity. These documents include, but are not limited to:
- employer identification cards
  - high school and college diplomas (including high school equivalency diplomas)
  - marriage certificates
  - divorce decrees
  - property deeds or titles
  - a pay stub from a current employer with the applicant’s name and address preprinted, dated within 60 days of the application
  - census proof containing the applicant’s name and address, dated not more than 12 months before the date of the application

- a pension or retirement statement from a former employer or pension fund stating the applicant’s name and address, dated within 12 months of the application
  - tuition or student loan bill containing the applicant’s name and address, dated not more than 12 months before the date of the application
  - utility bill, cell phone bill, credit card bill, doctor’s bill, or hospital bill containing applicant’s name and address, dated not more than 60 days before the date of the application
  - valid homeowner’s, renter’s, or automobile insurance policy with preprinted address, dated not more than 12 months before the date of the application, or a bill for this insurance with preprinted address, dated not more than 60 days before the date of the application
  - lease dated not more than 12 months before the date of the application, or home mortgage identifying applicant and address
  - employment proved by W-2 forms or other documents showing the applicant’s name and address submitted by the employer to a government agency as a consequence of employment
4. A finding of identity from a federal or state agency, including, but not limited to, a public assistance, law enforcement, internal revenue, tax bureau, or corrections agency, if the agency has proved and certified the identity of the individual

5. A finding of identity from an Express Lane agency, as defined in section 1902(e)(13)(F) of the Social Security Act

If the applicant does not have any document specified in points 1., 2., or 3. above, and identity is not proved through point 4. or 5. above, the applicant may submit an affidavit signed, under penalty of perjury, by another person who can reasonably attest to the applicant's identity. This affidavit must contain the applicant's name and other identifying information establishing identity, as described in the first main bullet above. This affidavit does not have to be notarized.

You may also need to prove your identity if you decide to apply online through [MAhealthconnector.org](https://MAhealthconnector.org), or over the phone. This process is called identity (ID) proofing. This is a different process from proving your citizenship, nationality, or identity for Health Safety Net. ID proofing is used to verify your identity and is done by asking you questions based on your personal and financial history. You will not need to go through the ID proofing process to apply for coverage through the paper application. If you want to create an online account in the future at [MAhealthconnector.org](https://MAhealthconnector.org), you will go through the ID proofing process at that time.

# **SECTION 11**

## **WHERE TO GET HELP**

### **Topic: MassHealth**

- the status of your application or MassHealth renewal
- MassHealth member eligibility
- information about eligibility factor verifications and examples of acceptable forms of proof
- general eligibility and MassHealth benefits
- enrollment into a MassHealth MCO or PCC health plan
- interpreter services
- how to get form of proof
- MassHealth and Children’s Medical Security Plan premiums
- questions about the voter registration process and help filling out the Voter Registration Form
- how to get applications and forms

Call: MassHealth Customer Service Center  
(800) 841-2900, TTY: (800) 497-4648 — self-service  
available 24 hours/7 days a week

### **Topic: Enrollment into a MassHealth Health Plan**

Call us at (800) 841-2900 TTY: (800) 497-4648

Online at [masshealthchoices.com](http://masshealthchoices.com)

## **Topic: Reporting Changes**

You can report changes to your status in any of the following ways.

- Sign on to your account at [MAhealthconnector.org](http://MAhealthconnector.org).

You can create an online account if you do not already have one.

- Mail your changes to us at  
Health Insurance Processing Center  
P.O. Box 4405  
Taunton, MA 02780.
- Fax your changes to (857) 323-8300.
- Call us at (800) 841-2900, TTY: (800) 497-4648 or (877) MA ENROLL, (877) 623-6765.
- Visit a MassHealth Enrollment Center (MEC).  
See Section 1, How to Apply, for a list of MEC addresses.

## **Topic: MassHealth Premium Assistance**

- questions about obtaining health insurance through a job
- questions about MassHealth Premium Assistance Program

Call: MassHealth Premium Assistance Unit  
(800) 862-4840

## **Topic: Estate recovery**

Call: Benefit Coordination/Third Party Liability  
(800) 462-1120

**Topic: MassHealth appeals - fair hearings**

Call: Board of Hearings  
100 Hancock St., 6th Floor  
Quincy, MA 02171  
(617) 847-1200 or (800) 655-0338  
Fax (617) 847-1204

**Topic: To report MassHealth member or provider fraud**

Call: (877) 437-2830 ((877) 4-FRAUD-0)

**Topic: For applicants and members with disabilities who need accommodations**

Call: MassHealth Disability Accommodation Ombudsman  
100 Hancock Street,  
6th Floor, Quincy, MA 02171  
Phone: (617) 847-3468, TTY: (617) 847-3788.  
ADAAccommodations@state.ma.us

**Topic: Enrolling in a health plan**

- enrollment into a MassHealth MCO or PCC health plan

Call: MassHealth Customer Service Center  
(800) 841-2900, TTY: (800) 497-4648.

**Topic: Children's Medical Security Plan (CMSP) for questions about covered services and finding a provider**

Call: (800) 841-2900

## **Topic: Health Safety Net (HSN)**

- grievances with HSN
- information about HSN, such as HSN deductible and HSN providers

Call: Health Safety Net Customer Service Center  
(877) 910-2100  
Health Safety Net Office  
Attn.: HSN Grievances  
100 Hancock Street, 6th Floor  
Quincy, MA 02171

## **Topic: Massachusetts Health Connector**

- reporting changes
- information about enrollment in Health Connector health and dental plans, other program information, and appeals information

Call: (877) MA-ENROLL ((877) 623-6765)  
TTY: (877) 623-7773  
[www.MAhealthconnector.org](http://www.MAhealthconnector.org)

Walk-in Centers: 133 Portland Street  
Boston, MA 02114  
88 Industry Avenue  
Springfield, MA 01104  
146 Main Street  
Worcester, MA 01698

**Topic: To apply for an SSN**

Call: Social Security Administration (SSA)  
(800) 772-1213  
[www.ssa.gov](http://www.ssa.gov)

**Topic: Medicare prescription drug coverage**

Call: (800) MEDICARE ((800) 633-4227),  
TTY: (877) 486-2048  
[www.medicare.gov](http://www.medicare.gov)

**Topic: Legal services**

A list of free and low-cost legal services is available on the MassHealth website at [www.mass.gov/masshealth](http://www.mass.gov/masshealth).

If you would like this list in print form, call the MassHealth Customer Service Center at (800) 841-2900, TTY: (800) 497-4648).

## **IMPORTANT INFORMATION ABOUT VOTER REGISTRATION**

### **Dear Applicant or Member:**

The National Voter Registration Act of 1993 requires MassHealth to give you the opportunity to register to vote. Your decision to register to vote will not affect your eligibility for benefits.

A mail-in voter registration form is enclosed in the middle of this booklet, if this booklet contains the MassHealth application. If you would like a mail-in voter registration form sent to you, please call us at (800) 841-2900, TTY: (800) 497-4648.

When you get the form, fill it out and send it to your city or town hall. If you have any questions about the voter registration process, or if you need help filling out the form, call one of the telephone numbers listed above, or visit a local MassHealth office. MassHealth office locations can be found at [www.mass.gov/masshealth](http://www.mass.gov/masshealth).

Remember: You will not be registered to vote until you send the filled-out voter registration form to your local city or town hall. Your local election department will let you know in writing when your voter registration has been processed. If you do not get written notification within a reasonable time, contact your local city or town hall election department for more information.

## **Elder Affairs Prescription Advantage Program**

Persons who are not getting prescription drug benefits under MassHealth or Medicare, who are either younger than 65 years of age and disabled, or are 65 years of age or older, and want information about help with prescription drug costs, may call the Elder Affairs Prescription Advantage Program at (800) AGE-INFO or (800) 243-4636, TTY: (877) 610-0241, for people who are deaf, hard of hearing, or speech disabled).

MassHealth updates the FPL each year based on changes made by the federal government.

The income levels above reflect the standards as of March 1, 2018. Please see our website at [www.mass.gov/service-details/eligibility-figures-tables-for-masshealth-applicants-and-members](http://www.mass.gov/service-details/eligibility-figures-tables-for-masshealth-applicants-and-members) for the most recent chart.



## Federal Poverty Levels (Monthly)

<b>Household Size</b>	<b>100%</b>	<b>5%</b>	<b>133%</b>	<b>150%</b>
1	\$1,012	\$51	\$1,346	\$1,518
2	\$1,372	\$69	\$1,825	\$2,058
3	\$1,732	\$87	\$2,304	\$2,598
4	\$2,092	\$105	\$2,782	\$3,138
5	\$2,452	\$123	\$3,261	\$3,678
6	\$2,812	\$141	\$3,740	\$4,218
7	\$3,172	\$159	\$4,219	\$4,758
8	\$3,532	\$177	\$4,698	\$5,298
Additional Persons	\$360	\$18	\$479	\$540

<b>Household Size</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>
1	\$2,024	\$2,530	\$3,035	\$4,047
2	\$2,744	\$3,430	\$4,115	\$5,487
3	\$3,464	\$4,330	\$5,195	\$6,927
4	\$4,184	\$5,230	\$6,275	\$8,367
5	\$4,904	\$6,130	\$7,355	\$9,807
6	\$5,624	\$7,030	\$8,435	\$11,247
7	\$6,344	\$7,930	\$9,515	\$12,687
8	\$7,064	\$8,830	\$10,595	\$14,127
Additional Persons	\$720	\$900	\$1,080	\$1,440

**Important!** If you need an interpreter or translation help with any MassHealth notice or form, or if you want a booklet/guide in your language, or if you have any questions about MassHealth, please call MassHealth Customer Service at (800) 841-2900, TTY: (800) 497-4648 for people who are deaf, hard of hearing, or speech disabled. MassHealth does not discriminate on the basis of national origin.

[ITF Rev.10/12]

This booklet is also available in braille. To get a copy, please call MassHealth Customer Service at (800) 841-2900, TTY: (800) 497-4648.

