

MassHealth, Supplemental Security Income & Work

Fact Sheet Valid Until February 28, 2021

What is MassHealth?

It is the Massachusetts Medicaid program that offers a wide range of health coverage for people with disabilities. MassHealth can be used as a stand-alone health plan or with another health plan, such as employer-sponsored health insurance or Medicare.

Which MassHealth plan comes with SSI?

In Massachusetts, anyone who is entitled to Supplemental Security Income (SSI) is automatically eligible for MassHealth Standard.

What MassHealth options do SSI recipients have if their cash benefits reduce to \$0?

Massachusetts SSI recipients have the following options to continue MassHealth coverage when countable earnings reduce SSI cash benefits to \$0.

Option 1: 1619(b) Continued Medicaid in MA

To qualify for 1619(b), a beneficiary's SSI monthly cash benefit must have been reduced to \$0 as a result of work income. Social Security also considers whether the beneficiary still:

- Meets the SSI disability standard and all SSI non-disability requirements i.e., SSI asset limit
- Needs Medicaid in order to work, and
- Has insufficient income to replace SSI, Medicaid and any publicly funded attendant care services

Individuals can go back and forth between SSI cash eligibility and 1619(b) Continued Medicaid without limit and without having to reapply for MassHealth Standard, provided they continue to meet SSI asset limits and have insufficient income. For 1619(b) purposes, Social Security considers insufficient income to be when a beneficiary grosses less than \$41,485 in a year or \$42,334, if they are statutorily blind.

Option 2: MassHealth CommonHealth

This plan, which essentially provides the same health coverage as MassHealth Standard, is a good option for those ineligible for 1619(b). Unlike MassHealth Standard, CommonHealth has no asset test or upper income limit. To be eligible for this health plan, an individual who is 19 or older must:

- Meet the Social Security disability standard
- Have gross family income over 138% of the Federal Poverty Level (FPL), \$1,469 per month for a single individual or \$1,983 per month for a family of two, and
- Work an average of 40 hours per month, or 240 in a 6-month period, or meet a one-time deductible
- Pay a monthly premium, if their family income is equal to or greater than 150% FPL (\$1,595 per month for a single individual, \$1,911 per month for a family of two), and
- Pay a lesser supplemental premium if the individual has other insurance, e.g. Medicare or employer-sponsored health insurance, and has family income equal to or greater than 150% FPL.

Again, monthly premium amounts are relative to family income and family size. In 2020, the monthly premium for a single individual whose income is equal to 150% FPL starts at \$15 per month; however, if their income were to exceed 200% FPL, \$2,127 per month for a single individual, then their monthly premium would increase to a minimum \$40 per month.

Those who choose MassHealth CommonHealth over 1619(b) Continued Medicaid, must understand that they may be giving up the ability to get SSI cash benefits again without having to reapply.

A Community Work Incentives Coordinator can help you understand your MassHealth options when you receive SSI and work.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>