

MassHealth Plans for People with Disabilities

Fact Sheet 2020

MassHealth, the Massachusetts state Medicaid program, offers the following comprehensive health plans for people with disabilities:

- MassHealth Standard
- MassHealth CommonHealth for the Working
- MassHealth CommonHealth for the Non-Working

The plan an individual qualifies for will depend on their employment status, as well as household earned and unearned income. Any of these MassHealth plans may be used alone or combined with other plans, i.e., Medicare or private health insurance. In some cases, MassHealth will cover items and services that other health plans will not, e.g. personal care attendants, specialized wheel chairs, etc. MassHealth may also pay for private insurance premiums and copays.

MassHealth Standard: Who is eligible?

Adults age 19 through 64 who:

- Have a disability determined by Social Security, Massachusetts Commission for the Blind (MCB), or MassHealth, and
- Have a total household income at or below 138% of the Federal Poverty Level (FPL), which currently is \$1,469 for a single individual.

**There is no monthly premium with this plan.*

MassHealth CommonHealth for the Working: Who is eligible?

Adults age 19 or older who:

- Have a disability determined by Social Security, MCB or MassHealth and;
- Have a total household income more than 138% FPL, or \$1,469 for a single individual
- Is employed at least 40 hours per month, or who has been employed at least 240 hours in the six-month period immediately preceding the month of application to MassHealth or eligibility review.

MassHealth CommonHealth for the Non-Working: Who is eligible?

Adults age 19 through 64 who:

- Have a disability determined by Social Security, MCB or MassHealth, and
- Have a total household income more than 138% FPL or \$1,469 for a single individual.

If an individual is unemployed or employed less than specified by the CommonHealth for the Working rules, a one-time deductible will apply. Generally, the deductible is calculated by taking one month's total income and subtracting \$542.00 (for an individual), then multiplying the remainder by 6. For applicants in this situation, MassHealth determines and gives them a 6-month period for them to meet the deductible with paid or unpaid medical bills, or costs associated with their medical needs.

Note: Medical costs paid for by another insurer cannot be used toward this spend-down.

**There is a sliding-scale monthly premium for MassHealth CommonHealth Working or Non-Working members with a household income at or above 150% FPL.*

For more information on MassHealth Plans:

Visit <http://www.mass.gov/masshealth>.

For information on how to apply:

Call MassHealth Customer Service at 1-800-841-2900. Upon receipt of your application, MassHealth will make a decision within 10 business days. At that time MassHealth will enroll, deny or request more information from you. It is important to complete the application, make sure it is signed, and provide any necessary documentation.

SSI recipients automatically get MassHealth Standard. SSDI recipients receive Medicare after 2 years of eligibility and usually apply for MassHealth while they are waiting.

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/>