

Mass Family Voices

Massachusetts Family voices is a state chapter of the Family voices, a national, grassroots organization, of parents and their professional partners that speak out on behalf of children and youth with special health care needs.

What we do:

- ⇒ Provide information, resources and support about MassHealth and other public benefits.
- ⇒ Advocate for improved systems of care for children & youth with special health care needs
- ⇒ Develop opportunities to partner with health care professionals

Want to connect with other parents?

Join our listserv to learn about resources and information, ask questions and hear from the collective expertise of our diverse membership.

E-mail massfv@fcsn.org to learn more or to request an invitation to en'list'.

MASSACHUSETTS FAMILY VOICES

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The MassHealth Standard/ CommonHealth Premium Assistance Program



Information from the Massachusetts Family-to-Family Health Care Information & Education Center, a project of Massachusetts Family Voices @ Federation for Children with Special Needs. Funded by a Real Choice Systems Change grant from the Centers for Medicare and Medicaid Services.

The MassHealth Standard/ CommonHealth Premium Assistance Program

The MassHealth Standard/CommonHealth Premium Assistance Program provides financial assistance to families who have a family member that receives MassHealth Standard or MassHealth CommonHealth **and** who pay private health insurance premiums.

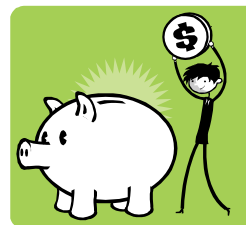
Eligibility Criteria

In order to be eligible for Premium Assistance:

1. You must have at least one family member on MassHealth Standard or MassHealth CommonHealth.
2. You must pay the premiums for your private health insurance out-of-pocket (if your employer pays your health care premiums, you are not eligible for this benefit).
3. Your private insurance must offer the Commonwealth of Massachusetts required benefits. These include payment for: early intervention; mental health (this includes inpatient and outpatient, as well as substance abuse treatment); hospice; other inpatient and outpatient services; physician, surgical, laboratory, radiological and maternity services; durable medical equipment; home health care services; ambulance transport; and special formulas for people who need low protein foods.
4. Family Income is **NOT** taken into account for program eligibility. There is no assets test for this program.

Financial Benefit

The maximum benefit per eligible family member is \$660/month. However, variables such company size, the cost of your private insurance premiums, your monthly CommonHealth¹ premiums and if you have COBRA² all affect the amount of Premium Assistance your family receives.



[Note 1: If you have a child with a disability that is eligible for CommonHealth, but the CommonHealth premiums are more expensive than your out-of-pocket costs, you should factor in the Premium Assistance benefit before you make a decision.

Note 2: COBRA (The Consolidated Omnibus Budget Reconciliation Act of 1986) provides a way for some employees to temporarily (generally 18 months) purchase health insurance at group rates if they have lost their jobs, or lost insurance benefits due to a decrease in work hours. For more information about COBRA, visit www.dol.gov/ebsa/faqs/faq_consumer_cobra.html.]

If Your Benefit Stops

The Premium Assistance program is computerized. If your checks stop coming, it's not because your benefit ended or was cancelled. It's because something literally "did not compute" and you should call the program to have your case reviewed. Some common reasons for interruption of benefits are:

- ♥ Families do not keep current with their MassHealth Eligibility Reviews. *It's important to fill out these forms and return them within 45 days or the premium assistance benefit will stop.*
- ♥ There was a change in the family's employer-based insurance, either because you changed jobs or your employer changed health insurance carriers. *It is important to report private insurance changes to the Premium Assistance Program.*

How to Apply

To receive an application for the MassHealth Standard/CommonHealth Premium Assistance Program, or for more information, call the program at 1-800-862-4840 and press 1. Be sure to say you are calling about the **MassHealth Standard/Commonhealth Premium Assistance Program** for a family member with a disability.