

MassHealth Plans for People with Disabilities

Fact Sheet 2023

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

- MassHealth Standard
- MassHealth CommonHealth

The plan an individual qualifies for will depend on their household size and earned and/or unearned income. Either of these MassHealth plans may be used alone or combined with other plans, e.g., Medicare and private health insurance. In some cases, MassHealth will cover items and services that other health plans will not, e.g., personal care attendants and specialized wheelchairs. MassHealth may also pay private health insurance premiums and copays. (See MassHealth Premium Assistance later in this fact sheet.)

MassHealth Standard

Who is eligible?

Adults, age 19 through 64 who:

- Are determined to have a disability, and
- Have a total household income **at or below** 138% of the Federal Poverty Level (FPL), which currently is \$1,677 per month for a single individual or \$2,268 for a household of two. There is no monthly premium with this plan.

Note: MassHealth Standard has no resource limit for individuals with a disability who are under age 65.

MassHealth CommonHealth

This plan essentially provides the same health coverage as MassHealth Standard.

Who is eligible?

- Adults aged 19 through 64 who are totally and permanently disabled and not eligible for comprehensive coverage under the Massachusetts state plan.
- Adults aged 65 and over who are not eligible for comprehensive coverage

under the Massachusetts state plan, with disabilities that would meet the federal definition of “permanent and total disability” if these adults were under the age of 65

- Have total household income above 138% of the FPL.
- New! No work requirement
- New! No one-time deductible requirement for non-working.

There is a sliding-scale monthly premium for MassHealth CommonHealth working or non-working disabled or elderly members with a household income at or above 150% of the FPL. Monthly premium amounts are based on household income and household size and designed to be affordable.

Note: MassHealth CommonHealth has no resource or income limits for individuals with a disability who are under the age of 65. To be eligible for CommonHealth over the age of 65 you must have been on CommonHealth for the previous 10 years prior to turning 65. If not, you will need to work at least 40 hours per month or have worked at least 240 hours in the six months prior to turning 65. You will also need to meet all other rules for CommonHealth to be eligible.

For more information on MassHealth Plans:

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

For information on how to apply:

Call MassHealth Customer Service Toll-Free: **1-800-841-2900**. MassHealth will decide within 10 business days from receipt of application. At that time, MassHealth will either enroll, deny or request more information. It is important to fully complete the application, sign it, and provide any necessary documentation.

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MassHealth Premium Assistance

The MassHealth Premium Assistance (PA) program is for MassHealth members who have access to employer-sponsored health insurance (ESI) from a job or from another source, such as members of your household. If you have MassHealth and have access to ESI, you may be able to get help paying for your share of the health insurance premium if you qualify for the PA program. MassHealth may also assist with other out-of-pocket costs such as copayments, deductibles, and coinsurance.

[The MassHealth Premium Assistance \(PA\) program](#)

Call the office of MassHealth Premium Assistance toll-free at **1-800-862-4840** to apply for Premium Assistance.

For more information about

**Work Without Limits
Benefits Counseling**

call toll-free

1-877-YES-WORK
(1-877-937-9675)

or visit

workwithoutlimits.org