

*This information has been downloaded from the MassHealth Member Handbook*

## **MassHealth Family Assistance**

MassHealth Family Assistance offers coverage to children, some working adults, and people who are HIV positive who cannot get MassHealth Standard or MassHealth CommonHealth.

### **About this coverage type**

If you have children under age 19 who live with you, MassHealth Family Assistance:

- ❖ pays part of your family's health-insurance premiums if you have or can get qualified health insurance from your employer, or
- ❖ allows you to enroll your children in a health plan through MassHealth if you do not have and cannot get private health insurance. The monthly premium cost to enroll your child in a health plan through MassHealth is \$10 per eligible child, but no more than \$30 total for a family.

**Note:** Members of federally recognized American Indian tribes or Alaska Natives do not have to pay premiums.

*A more detailed definition of who is considered to be an American Indian or Alaska Native can be found in the Division's regulations at 130 CMR 501.001.*

**If you do not have children under age 19 living with you,** MassHealth Family Assistance offers health-insurance coverage by paying part of your employer-sponsored health-insurance premiums if:

- ❖ you work for a qualified employer who participates in the Insurance Partnership, as described on page 21, or
- ❖ you are self-employed and meet the Division's rules to be a qualified employer.

The Division will also give the qualified employer or the self-employed individual an Insurance Partnership payment to help pay for the insurance.

**If you are HIV positive and under age 65,** MassHealth Family Assistance may:

- ❖ pay part or all of your health-insurance premiums if you have or can get group health insurance from your employer or other source, and
- ❖ provide certain medical services not covered by your health insurance, or
- ❖ allow you to enroll in the Division's Primary Care Clinician (PCC) Plan if you do not have other health insurance.

## **Who can get benefits**

You may be able to get MassHealth Family Assistance if you are:

- ❖ aged one through 18, or
  - under age 65 and working, and you are not eligible for MassHealth Standard or MassHealth CommonHealth,
  - work for a qualified employer who participates in the Insurance Partnership, as described on page 21,

- have employer-sponsored health insurance that meets Division standards as explained on pages 33 and 34, and
- pay part of the cost of that health insurance, or
- ❖ under age 65 and HIV positive and are not eligible for MassHealth Standard or MassHealth CommonHealth.

## **Income standards**

Your family's income before taxes and deductions can be no more than 200% of the federal poverty level.

### **Immediate coverage for your children**

MassHealth Family Assistance offers health-care benefits right away for a limited period of time to your uninsured children under age 19, if:

- ❖ you are not able to send us proof of your income with your Medical Benefit Request, or
- ❖ you tell us you may be able to get health insurance from your employer.

If you get immediate coverage for your children, these rules apply:

- ❖ Your child's health-care benefits begin as soon as the Division gets your Medical Benefit Request.
- ❖ You must give us proof of your income within 60 days. If you do not, your child's health-care benefits will end.
- ❖ When we get proof of your income, we will collect information about any private health insurance that may be available to you. Once we review that information, we will make a final decision about your child's MassHealth coverage. Your child's immediate coverage will not end until we do this.
- ❖ There is no cost to you for the immediate coverage for your children.

### **Immediate coverage for people who are HIV positive**

MassHealth Family Assistance offers health-care benefits right away for a limited period of time to people who are HIV positive if they give us proof that their income before taxes and deductions is no more than 200% of the federal poverty level.

If you get immediate coverage, these rules apply:

- ❖ You must give us proof within 60 days that you are HIV positive. This proof may be a letter from a doctor, clinic, lab, or AIDS service provider or organization that shows the name of the person who is HIV positive and his or her positive test result.
- ❖ If we do not get this proof within 60 days, we will determine your eligibility for MassHealth as if you are not HIV positive.

## **Rules about private health insurance for families with children under age 19**

- ❖ If you or a family member can get health insurance from work that meets Division standards (as explained on pages 33 and 34), and you enroll in that health insurance, we will pay part of your health-insurance premiums.
- ❖ If your family does not have or cannot get private health insurance, you may be able to enroll your children under age 19 in one of our health plans.

## **Rules about private health insurance for people who are HIV positive**

- ❖ If you are HIV positive and have health insurance from your employer or another source, we may pay part or all of your health-insurance premium and/or pay for certain services
- ❖ that are not covered by your health insurance.
- ❖ If you do not have other health insurance, we may enroll you in the Division's Primary Care Clinician (PCC) Plan.

## **Collecting information about your health insurance**

If you already have health insurance, you cannot get immediate MassHealth coverage for your children (unless they are HIV positive). We will collect information about your health insurance before we decide if you can get MassHealth. We need to know:

- ❖ the benefits covered by your health insurance to see if your health insurance meets Division standards as explained on pages 33 and 34,
- ❖ if the policyholder is a member of your family, the amount your employer pays toward your health-insurance premium, and
- ❖ if you do not have children under age 19, if you work for a qualified employer, as described on page 21.

## **Covered services**

If the Division decides you can get MassHealth Family Assistance, you can get coverage in one of two ways.

- ❖ Under premium assistance, we pay part of your family's health-insurance premiums. For families with children under age 19, you will generally have to pay no more than \$10 for each eligible child, and no more than \$30 total for a family. For families with no children under age 19, you will have to pay \$25 for each covered adult. In some situations, the cost will be more. Your benefits will include all those services covered by your health insurance.

*The formulas the Division uses to make these calculations can be found in the Division's regulations at 130 CMR 506.012.*

*Important! In Division regulations 130 CMR 505.005 and 506.012, payment of part of your family's health-insurance premiums is called premium assistance.*

- ❖ Or, if you do not have private health insurance, you may enroll your children in a health plan through MassHealth.

Persons enrolled in a health plan through MassHealth 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 (limited dental coverage for adults), family planning, and home-health care
- ❖ Medical services: lab tests, X rays, therapies, pharmacy services, dental services, eyeglasses, hearing aids, and medical equipment and supplies
- ❖ Mental health and substance abuse services: inpatient and outpatient
- ❖ Well-child screenings: including medical, vision, dental, and hearing tests, as well as shots and prescription and nonprescription drugs
- ❖ Emergency ambulance services

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

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

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

- ❖ Transportation services, except for emergency ambulance services
- ❖ Day habilitation services
- ❖ Personal care services
- ❖ Private duty nursing services
- ❖ Nursing facility services

## **Coverage begins**

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

If you do not have private health insurance and do not get immediate coverage as described on pages 16 and 17 of this booklet, your health-care coverage begins 10 calendar days before the date the Division gets your Medical Benefit Request, if we get all needed information within 60 days.

## **How you get your benefits**

If you are enrolled with your employer's health insurance, MassHealth will 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.

## **What is a qualified employer?**

An employer is qualified if he or she:

- ❖ has no more than 50 full-time employees,
- ❖ purchases health insurance that meets the Division's approved basic benefit level,
- ❖ contributes at least half of the cost of the health-insurance premium, and

❖ participates in the Insurance Partnership.

**What is an Insurance Partnership payment?**

To encourage small employers to offer health insurance to their employees, the Division gives your employer an Insurance Partnership payment if he or she participates in the Insurance Partnership. If your employer currently does not participate, encourage him or her to call 1-800-399-8285 to learn more about the Insurance Partnership.