

Commonwealth Care

What is Commonwealth Care?

The Commonwealth Care Health Insurance Program was created by the new health reform law and a separate agency called the Connector Authority. This program provides free or reduced cost health insurance to many residents of Massachusetts.

What is covered? Commonwealth Care provides most health services, including:

- Inpatient or outpatient services in hospitals (emergency care)
- Preventative and primary care (check-ups and physicals)
- Medical care from a specialist
- Vision care
- Prescription drugs
- Inpatient and outpatient mental health and substance abuse services

Additionally, dental coverage is available to people below the federal poverty level (\$10,210 annually)

Who is eligible?

Commonwealth Care covers US citizens or US permanent residents age 19 or older who are not offered health care by their employer. You must also meet the income eligibility guidelines;

Family size is	And your family income is equal to or less than	Family Income	
		Monthly	Annually
1		\$2,552	\$30,630
2		\$3,422	\$41,070
3		\$4,292	\$51,510
4		\$5,162	\$61,950

What is the cost of the coverage?

Premium charges vary depending on income. Coverage is free for people at or below the federal poverty level. For people above this level, premium charges range from \$18 to \$126 depending on income.

What other costs are there?

Commonwealth Care plans have co-payments for some services. Depending on your income and what type of service or prescription is bought, most co-pays are between \$5 and \$20. Most people will have a choice of either lower premiums and higher co-pays or higher premiums and lower co-pays.

What about people above these income levels?

Individuals and families whose income falls above these levels may be eligible for Commonwealth Choice. Enrollment begins for May 1, 2007 and coverage benefits will begin for eligible people on July 1, 2007.

How do I enroll? Contact the **Vineyard Health Care Access Program** at 508 696 0020 or stop in at 114 New York Ave, Oak Bluffs, or go to www.macommonwealthcare.com