

Autism Insurance Resource Center

massairc.org

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MassHealth CommonHealth

What is MassHealth CommonHealth and how can it help people with Autism?

MassHealth CommonHealth is a MassHealth program available to individuals with disabilities who are not eligible for MassHealth Standard. Unlike MassHealth Standard, MassHealth CommonHealth participants are not subject to income or asset limitations. MassHealth CommonHealth is an option for people with disabilities who have income that exceeds 133% of the federal poverty level (FPL). It allows individuals with disabilities to purchase health coverage through a sliding-scale monthly premium that is based on total household income.

For people who have private insurance coverage through their employer, MassHealth CommonHealth will pay for any medically necessary Medicaid-covered services that the employer health plan *does not cover*, including co-pays, co-insurance and deductibles, as long as the provider accepts MassHealth.

In addition, people with MassHealth CommonHealth can obtain Premium Assistance, which may cover some, and sometimes all, of the cost of the premium/payroll deduction for the private insurance. (p.8)

People under 21 with MassHealth CommonHealth are eligible for Behavioral Health services through the [Children's Behavioral Health Initiative \(CBHI\)](#). For more information, see: [The Massachusetts Behavioral Health Partnership \(MBHP\)](#).

The out-of-pocket expenses for MassHealth CommonHealth are 1) monthly premiums, and 2) prescription co-pays. Monthly premiums vary based on household income, family size, whether the recipient has other insurance, and premium assistance benefits. The premium gradually increases with income, which includes wages, SSI/SSDI, and other cash benefits. For youths between 18 and 21 years old certain work requirements and a one-time deductible may apply.

Each family needs to evaluate the costs and benefits of adding MassHealth CommonHealth coverage. This decision should be based on various factors, including the amount of the MassHealth CommonHealth premium, the family's out-of-pocket medical costs from private insurance that would be covered by MassHealth CommonHealth, the amount of Premium Assistance that may offset the CommonHealth premium, and how much you expect to use services covered by MassHealth CommonHealth. The AIRC can help families analyze whether CommonHealth will be cost-effective before they apply.

What services are available under MassHealth CommonHealth?

- Inpatient and outpatient hospital services
- Medical services including lab work, X-rays, therapies, and some dental services
- Applied Behavioral Analysis (ABA) /Social Skills (up to age 21)
- Children's Behavioral Health Initiative (CBHI) Services
- Medical equipment, hearing aids, and prescription drug coverage
- Personal care assistant services
- Mental health and substance abuse services
- Medical-related transportation services

Do I have to keep my child on my primary insurance through work if they have CommonHealth?

Yes. MassHealth is the payor of last resort. This means that they require members to enroll in, and maintain, affordable employer sponsored insurance (ESI). (MassHealth will determine whether available ESI is affordable.) Note: you are required to use your primary plan first if it provides coverage for the services you need.

How does one apply for MassHealth CommonHealth?

Applying for MassHealth CommonHealth requires three steps:

- 1) General MassHealth Application (Form ACA-3)
- 2) Disability Determination (Supplement A)
- 3) Third Party Liability Form (for people with other primary insurance)

STEP 1: Begin by completing the general MassHealth Application

There is one application for all MassHealth and Health Connector Plans. If your income is above a certain amount, you will receive a letter stating your child is denied because your income is too high. Don't worry. All this means is that your child does not qualify for MassHealth Standard. You may also receive a letter that your child is eligible for a Health Connector plan, which is not the same as MassHealth CommonHealth. Once you have completed the additional forms to document your child's disability, described below, your application will be forwarded for a disability review to determine eligibility for MassHealth CommonHealth.

There are many ways to complete your Application for MassHealth

- **Online (fastest and easiest way):** You can complete an online application at: <https://www.mahealthconnector.org>
 - You will create an online account
 - Indicate you want help paying the premium and want to see if you qualify for MassHealth.

Do you want to find out if you or your family can get help paying for some or all of your premium (cost) for health coverage? This could include MassHealth, ConnectorCare plans, and tax credits. * ⓘ

Yes, I want to see if I can get MassHealth or help paying for health care

No, I don't want any help paying for health care ⓘ

I'm not sure ⓘ

- Indicate that your child has a potential disability by selecting their name under the question asking if someone in the household has a disability lasting more than 12 months.

Does anyone in the household who is applying have an injury, illness, or disability (including a disabling mental health condition) that has lasted or is expected to last for at least 12 months? If legally blind, answer yes. *

Child's Name

None of these people

- After submitting your application, you will be brought to your eligibility page. Make sure this note appears at the top of the page,

IMPORTANT
Disability Message
 You told us on your MassHealth application that you or someone in your household has a disability. Applicants with a disability may qualify for more benefits. We have sent, you or your household member a form called the MassHealth Disability Supplement along with instructions for next steps. Please fill out the supplement and send it to us to find out whether they qualify for more benefits based on disability. Once we receive the completed supplement, MassHealth will process it and send you another letter about any additional benefits based on disability when the process is complete. If you have questions or need the form, please call the MassHealth Customer Service Center at (800) 841-2900.

and review if any proofs are required. If proof is required, you will see what is needed for each person in your household under the Program Eligibility box (see below).

| Program Eligibility | | |
|---------------------|---|--------------------------------------|
| Name | You qualify for these programs | We need proofs from these categories |
| Mom | Not Eligible ⓘ MassHealth Decision Pending | Proof of Income |
| Child | MassHealth Standard ⓘ | - |
| Dad | Not Eligible ⓘ | Proof of Income |

It is important that you send any requested proofs in right away. You can upload them to your account, mail a copy, or fax them. The fastest way is to upload them. At the top of your online account, you would select My Documents:

My Account My Profile My Eligibility My Appeals My Enrollments **My Documents**

For more information: <https://www.mahealthconnector.org/verification-documents>

- **By Phone:** You can call MassHealth Customer Service at (800) 841-2900 or TYY (800) 497-4648 and they can complete an application for you over the phone. (You will still need to submit the required verification documents.)
- **By Mail / Fax:** Go to the [MassHealth](#) website. Fill out a form "[Massachusetts Application for Health and Dental Coverage and Help Paying Costs](#)" (ACA-3). The application can be mailed to: Health Insurance Processing Center, P.O. Box 4405, Taunton, MA 02780 or

faxed to (857) 323-8300

- **Note:** It is NOT recommended to submit the ACA-3 application by mail as it may take a very long time to process.

Other Application Assistance:

- Find a Certified Application Counselor or Navigator at a local hospital or community organization - <https://my.mahealthconnector.org/enrollment-assisters>
- Utilize a MassHealth Enrollment Center
- Call Health Care For All (HCFA) to complete the process
 - HCFA is a **free service** that can assist you with completing an online application online and with follow-up and resolution of problems. HCFA can be reached at 1-800-272-4232. Many families find it is more convenient to rely on these experienced professionals to manage this process for them.
- Call us for assistance in finding help.

CHECKLIST for STEP ONE

- ◇ Complete the MassHealth Application
 - Be sure to indicate that you want help paying the premium, and answer "yes" to the question: "Does the person have a potential disability(PDI)?"
- ◇ Verification Documents: Required documents can be scanned and uploaded directly into your enrollment portal. You can also mail or fax these documents (in support of your application) to MassHealth at:

Health Insurance Processing Center

PO Box 4405

Taunton, MA 02780

FAX: 857-323-8300

Notes:

- For acceptable verification documents see:
<https://www.mahealthconnector.org/verification-documents>
- Only send in copies of your verifications, not the actual documents
- Keep a copy of your entire application package for your record

STEP 2: Additional information required to apply for MassHealth CommonHealth

- **Fill out the MassHealth Disability Supplement, which is described below.**

This information is submitted to UMass/Disability Evaluation Service. They will review your child's disability request for Mass Health. The disability review process can take up to 90 days. To speed up this process, be sure to request the Disability Supplement at the same time as you get the MassHealth application (ACA-3).

- [MassHealth Child Disability Supplement](#)
 - If your child is 18 or older, then [MassHealth Adult Disability Supplement](#))
- Pick the appropriate one of the two Disability Supplement forms, depending on your child's age (under 18 or 18 or older). The form tells the review office about your child's medical and mental health providers, daily activities, and educational background. Also, if you have any of the following, **make a copy and include with the application**:
 - Your child's medical records;
 - Individualized Family Services Plan (IFSP);
 - Individualized Educational Plan (IEP), testing; or
 - Other records that describe your child's condition(s)
 - ALSO complete the MassHealth Medical Records Release Form (which is part of the Supplement) for EACH health provider (or educator) who has information about your child's disability.
 - These forms can be found at the end of the Disability Supplement application. It gives the Disability Evaluation Services Unit permission to contact your child's health provider(s) for more information about your child's medical condition(s). This information helps MassHealth decide if your child is disabled under state and federal law. Fill out a separate release form for each health provider. If your child is in Early Intervention or has an IEP or 504 plan at school, also fill out a release form for these providers/teachers. Be sure to sign each form.

Mail the completed application and copies of all the above to:

Disability Evaluation Services/ UMASS Medical

DES P.O. Box 2796

Worcester, MA 01613-2796

This information can be faxed: 774-455-8156 or emailed: DESmalroomteam@umassmed.edu

If you need help filling out these forms, you can call the UMass/Disability Evaluation Services Help Line at 1-888-497-9890. After you have sent in this information, a staff member from the UMass/Disability Evaluation Service may contact you if more information is needed.

- Follow-up with your child's medical or mental health providers:
 - Make sure your child's medical or mental health providers have responded to the UMass/Disability Evaluation Service's request(s) for information about your child.

COMBINED MASSHEALTH + COMMONHEALTH CHECKLIST (STEPS 1 and 2)

- ◇ MassHealth Application – Complete the ACA-3 Application
- ◇ Provide necessary proofs - Documents can be uploaded to your online account, mailed or faxed
- ◇ Complete Child/Adult Disability Supplement - Documents to be mailed, emailed, or faxed to UMass DES in support of MassHealth CommonHealth disability status
 - Filled out MassHealth Medical Records Release Form(s) – be sure to sign all release forms included in the application
 - Copies of records that describe your child's condition, such as medical records, an Individualized Educational Plan (IEP), an Individualized Family Services Plan (IFSP), and psychological testing results.
 - **Keep a copy of your entire application package for your records.**

STEP 3: Third Party Liability Form (TPL)

- After your child has been approved for CommonHealth, complete the TPL ([Third Party Liability](#)) form, which confirms to MassHealth that you have primary or employer-sponsored health insurance.
- Tips when completing your TPL Form:
 - Head of Household is typically a parent or caregiver
 - Policyowner is whoever has access to the employer sponsored insurance
 - Most information can be found on your insurance card
 - There may not be a Group number
- Return the form by mail or fax to the address/phone number listed at the bottom of the Third-Party Liability form. You can also email it to: MassHealthTPL@accenture.com
- Once TPL is confirmed, benefits through the Mass Behavioral Health Partnership (MBHP) will be added to the CommonHealth plan. In this way, your child can access CBHI services.

Premium Assistance (PA)

[The MassHealth Premium Assistance \(PA\) program](#) is for MassHealth members who have access to employer-sponsored health insurance (ESI) through a parent, or job, or other source. Not all ESI plans are eligible, but if they are, PA can often be a substantial financial benefit. The AIRC can help explain some of the eligibility requirements.

Once CommonHealth is active, call the office of MassHealth Premium Assistance at 1.800.862.4840 to apply for Premium Assistance. If your ESI plan is eligible, Premium assistance may cover some, or all, of what you pay for your family's health plan. PA will reimburse what you pay for your ESI, by subtracting PA from the assessed CommonHealth premium. The result is a (1) lower monthly CommonHealth premium or (2) a check mailed to you for the difference (if the assessed CommonHealth premium is less than the premium assistance amount).

For further information, contact an information specialist at 774-455-4056 or e-mail us at AIRC@umassmed.edu. The current version of this fact sheet and other important information can be found at our website, <http://massairc.org/>.



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