

Autism Insurance Resource Center

massairc.org

774-455-4056

airc@umassmed.edu

MassHealth Premium Assistance – Frequently Asked Questions

[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 qualify, but if they are eligible, premium assistance can often provide a substantial financial benefit, reimbursing a family for up to their entire monthly premium. MassHealth may assist with other out of pocket costs such as co-pays, co-insurance and deductibles so that having ESI should not cost you more than when you had MassHealth as your only insurance. Premium Assistance is a program you apply for *after* your child becomes MassHealth eligible.

For families with MassHealth CommonHealth

Once MassHealth CommonHealth is active, call the office of MassHealth Premium Assistance at 1.800.862.4840 to apply for Premium Assistance. If your application is approved, premium assistance will reimburse what you pay for your ESI, by subtracting your eligible premium assistance amount from the assessed CommonHealth premium. The type of MassHealth coverage you have determines the maximum amount or cap for your premium assistance. 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 individuals receiving MassHealth through Social Security

If the individual remains on their parent's ESI, Premium Assistance may reimburse for the entire cost of the ESI.

How does one qualify for MassHealth premium assistance?

- If you have access to employer-sponsored insurance (ESI) coverage that meets certain requirements – high deductible plans and out of pocket maximums above a certain amount are not eligible. You must be enrolled in a group policy; individual policies are not eligible.
- If at least one person covered by the ESI is eligible for MassHealth; (in this case, your child is

enrolled in MassHealth CommonHealth) or your child has MassHealth through Social Security, and;

- If the ESI policyholder **lives** with the eligible MassHealth member. Note: Members receiving Medicare are **not** eligible for Premium Assistance.

What are the steps to apply for MassHealth premium assistance?

Download and **complete** the Premium Assistance application form; <https://www.mass.gov/doc/premium-assistance-program-application-1/download>

Or Call the MassHealth PA Unit at (800) 862-4840 (TTY: (617) 886-8102 for people who are deaf, hard of hearing, or speech disabled) to request an application.

- Part 1 (Member Information) **must be** completed by you. You will fill this section out using the policyholders information (whichever parent has the Employer Sponsored Health Plan.)
- Part 2 (Employer Sponsored Insurance Information) **must** be completed by your employer.

Mail, email or fax your completed MassHealth Premium Assistance (PA) application **and** your employer sponsored health plan Summary of Benefits (*do not forget to include this information or your application cannot process*). You can obtain a health plan Summary of Benefits from your employer's human resources department.

Fax the completed application to: (617) 451-1332

Or **email** to: masspremassistance@accenture.com

Or **mail** the completed application to:

MassHealth Premium Assistance Program

519 Somerville Ave #372
Somerville, MA 02143

Note: It may take **up to 60 days** for the application to be processed. While your application is processing, your child will retain his/her MassHealth benefits. Premium Assistance is not retroactive. If your ESI is found eligible, you will receive a PA payment monthly for the following month's health insurance.

What if I have changes to my employer sponsored insurance (change jobs, change health plans, etc.)?

To keep your MassHealth benefits, including premium assistance payments for your ESI, **you must report any changes** in your ESI policy information to the Premium Assistance Unit at (800) 862-4840 as soon as possible, **but no later than 10 days from the date of the change**. This includes changes to your health insurance coverage, health insurance premiums, or changes in your employer. Failure to report changes can result in the termination of both MassHealth and premium assistance.

How often do I have to apply for premium assistance?

Annually!

The Premium Assistance Unit reviews member's policy information and rates every year when your health

plan rolls over (or when it changes). This is the time of year when your employer offers changes in health insurance coverage for the following year. You must complete a Premium Assistance compliance form **every year** when your ESI plan rolls over, *even if it is the same plan as the prior year*. **Failure to respond to annual policy review may result in termination of your PA payments.**

Frequently asked questions:

1. I work for a union and pay for my healthcare through dues. Am I eligible for premium assistance?
Not likely. Your plan may be eligible, but unions usually pool hourly wages into one lump sum and pay for health benefits from the pooled wages.
Premium assistance requires proof of what is taken out of the policyholder's wages and will not accept a pooled premium estimate.
2. I am a single parent. My ex, who lives out of state, covers my child under his employer policy. Am I eligible for premium assistance?
No. The policy holder (your ex) must live with the MassHealth member (your child) to be eligible for premium assistance.
3. Are Health Connector Plans eligible for premium assistance?
No. Health Connector plans are not eligible for premium assistance because they don't have a group policy number, which is one of the eligibility requirements.
4. I am self-employed and purchase my insurance through our local chamber of commerce. Am I eligible for premium assistance?
Yes, if the policy includes a **group number**. This also applies for individuals who are employed but must purchase their own health insurance. A private pay plan *must* include a group number to be eligible for premium assistance.
5. I am receiving premium assistance but was laid off from my job. I have the option of continuing coverage with COBRA, but it's expensive. Will premium assistance cover the added monthly premium?
Yes, but it's complicated! Call premium assistance to inform them you are going on COBRA. You must complete paperwork to show proof of COBRA. For MassHealth members with a disability determination, Premium assistance will reimburse a significant amount towards your COBRA premium. If there is more than one MassHealth member with a disability, each member will be eligible for this amount.
Premium Assistance needs to complete a re-review of your application to determine that it is still cost effective. A COBRA plan which only includes some family members or only your child with a disability may not be eligible. As you are responsible for the entire plan premium (because your employer no longer contributes to the plan) premium assistance may not cover the entire cost of COBRA. It's a complex analysis and many factors are used to determine eligibility.
6. My child recently became eligible for MassHealth Standard secondary when he became eligible for social security. Am I eligible for premium assistance?
Yes. As long as your child lives at home with the policy holder, you can apply for premium assistance.
7. What is the maximum amount of Premium Assistance I can receive?
In 2022, the maximum amount of premium assistance available is \$1314 per disabled individual.

The maximum amount of premium assistance is recalculated annually. NOTE: Premium Assistance will not reimburse an amount greater than the actual monthly amount a family pays for their insurance.

8. Is the entire amount of my employer premium used to calculate premium assistance, or is it pro-rated for my disabled child?

You are eligible for the entire amount you contribute monthly for the family premium. It is not pro-rated.

What are the hours of operation and contact information for Premium Assistance?

Hours of Operation

- Monday and Tuesday from 8:00 am to 7:00 pm
- Wednesday, Thursday, and Friday from 8:00 am to 5:00 pm

Contact Information

- Phone: (800) 862-4840
- Fax: (617) 451-1332
- TTY: (617) 886-8102
- Mailing Address:
519 Somerville Ave, #372 Somerville, MA 02143
- Email: MassPremAssistance@accenture.com

Premium Assistance Customer Service for Payment Related Inquiries

Hours of Operation

- Monday – Friday 8:00 am – 5:00 pm

Contact Information

- Phone: (800) 462-1120
Option 1, Option 1
- Fax: (617) 886-8440
- TTY: (617) 886-8102
- Mailing Address:
PO Box 120068 Boston, MA 02112
- Email: PremiumAssistance@umassmed.edu

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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University of Massachusetts Medical School, E. K. Shriver Center
55 Lake Avenue North Worcester, MA 01655-0002
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