

# Insurance Resource Center for Autism & Behavioral Health



Eunice Kennedy  
Shriver Center

Insurance Resource Center for  
Autism and Behavioral Health

 @IRCABH  
 774-455-4056

 [www.massairc.org](http://www.massairc.org)  
 [airc@umassmed.edu](mailto:airc@umassmed.edu)



Cropped shot of a group of unrecognizable people holding hands

## MassHealth Premium Assistance

[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 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 lower monthly CommonHealth premium or
- a check mailed to you for the difference (if the assessed CommonHealth premium is less than the premium assistance amount).



Asian disabled boys and autistic girl learning to color/paint in school

## 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?

- You must be enrolled in a group policy; individual policies are not eligible.
- 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. For 2026, the maximum deductibles are \$3,200 for an individual and \$6,400 for a family.
- 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 policyholder's 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 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: [masspreassistance@accenture.com](mailto:masspreassistance@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 will result in termination of your PA payments.**

**Note: If your insurance changes during the year, you will also need to submit a new application.**

## 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.

### **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!** 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.

We advise calling premium assistance right away to inform them you are going on COBRA. You will need to submit a signed COBRA election packet, the full cost of the COBRA plan and proof of your COBRA payment. 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.

**Note:** If you are not currently receiving PA, but want to apply for a COBRA plan, there may be some additional steps required. We recommend contacting the Insurance Resource Center (IRC) for assistance.

**6. I am not currently receiving premium assistance. I was laid off from my job and I want to continue my health insurance plan through COBRA. I heard that premium assistance may be able to help. Is it too late to apply?**

In order to apply, your plan must meet the basic criteria for premium assistance. You will need to complete the premium assistance application, provide the signed COBRA election form, and show proof of the full cost of the plan and your COBRA payment. The IRC will be able to work with you if you would like to apply.

**Note:** Premium assistance does not back date, so you may owe a month or two of premium payments out-of-pocket prior to premium assistance starting.

**7. 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.

**8. What is the maximum amount of Premium Assistance I can receive?**

In 2026, the maximum amount of premium assistance available is \$1,835 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.

**9. Is the entire amount of my employer premium used to calculate premium assistance, or is it prorated for my disabled child?**

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

## Premium Assistance Unit Contact Information:

### 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

\*There are often very short wait times during PA's evening hours on Monday and Tuesday (i.e.: 5:00 - 7:00pm)

### Contact Information

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



Diverse group of children laying down looking up at the camera

***For further information and assistance, please contact the IRC at 774-455-4056 or email [airc@umassmed.edu](mailto:airc@umassmed.edu).***

***This fact sheet and other important information is available at our website, [www.massairc.org](http://www.massairc.org).***

**Scan the QR Code to view this fact sheet online**



**<https://bit.ly/42LeCtZ>**

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UMass Chan Medical School

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