Insurance Resource Center for Autism & Behavioral Health

UMass Chan Medical School | Eunice Kennedy Shriver Center | Insurance Resource Center for Autism and Behavioral Health

@IRCABH
774-455-4056
www.massairc.org
airc@umassmed.edu

MASSACHUSETTS DOWN SYNDROME CONGRESS

@themdsc
781-221-0024
www.mdsc.org
ContactUs@mdsc.org

Getting Help Covering Co-Pays, Deductibles, and Other Co-Insurance for Down Syndrome Treatments

Most private policies have coinsurance requirements. These may include deductibles, copays, and other forms of cost sharing. Depending on a person's specific policy, coinsurance can range from a relatively minimal amount to thousands of dollars. For people with Down syndrome, treatment often involves multiple visits each week, or even each day. This may result in large costs, which can create hardships for families, or preclude access to treatment.

Most plans also have an Out-of-Pocket Maximum (OOPM). This is an upper limit on what the insured person is required to pay in coinsurance payments. Once a person's coinsurance payments reach their OOPM, they usually have no more coinsurance obligations for the rest of the year. If a person with Down syndrome requires treatments that result in multiple copayments per day or week, they will likely reach the OOPM for the plan well before the end of the plan year. Listed below are several options that can help families with coinsurance costs. Below is a list and each option is described in further detail:

- MassHealth CommonHealth - People with Down syndrome are eligible for MassHealth, regardless of income and/or other coverage. (It is sometimes referred to as "Secondary", because MassHealth is always secondary to other coverage.) While all people with Down syndrome are eligible, there is usually an income-based premium assessed for supplemental/secondary MassHealth, and it may not be cost-effective for every family.
- United Healthcare Children's Foundation - This is a grant program, which can be helpful for families who meet eligibility criteria.
- Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA) - These can help families save (pre-tax) for medical costs.
- ABLE Accounts - Another type of tax-advantaged savings account.
- Other Grant Programs



MassHealth CommonHealth:

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 (personal income for those 19+ and family income for those under 19) that is above the level to qualify for MassHealth Standard. It allows individuals with disabilities to purchase health coverage by paying a monthly premium, set on a sliding-scale based on total household income.

For people who have private insurance coverage through their employer, MassHealth CommonHealth will provide coverage for any medically necessary Medicaid-covered services that are not covered by the employer health plan. It may also cover copays, coinsurance and deductibles incurred under the individual's private insurance, as long as the provider accepts MassHealth.

Once a person is covered by MassHealth CommonHealth, they are eligible to apply for MassHealth Premium Assistance, which may cover some, or all, of the cost of the premium/payroll deduction for the employer sponsored private insurance. More information can be found in our MassHealth CommonHealth Fact Sheet and our MassHealth Premium Assistance Fact Sheet.

United Healthcare Children's Foundation:

This foundation provides medical grants to qualified families to help pay for child health care services, such as speech, physical or occupational therapy, prescriptions, and medical equipment, such as wheelchairs, orthotics and hearing aids. Parents and legal guardians may apply for grants of up to $5,000 for child medical services and equipment by completing an online application. To be eligible for grants, children must be 16 years of age or younger. Families must meet certain income guidelines, reside in the United States, and be covered by a commercial health insurance plan, which may be either an employer-sponsored plan or one purchased directly from a private insurer, including through the Connector.

Flexible Spending Accounts and Health Savings Accounts Flexible Spending Accounts:

Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) are two ways that people can set aside money for many types of health care expenses and avoid paying income taxes on the amounts they set aside. This can be an important source of savings for many families.

Here are some important differences between the two types of accounts:

Availability/Eligibility:

- FSA: Flexible Spending Accounts are only available when offered through a person's employer. There are no restrictions on the type of health insurance plan a person must have in order to establish an FSA.

- HSA: Anyone under 65 who has a High Deductible Health Plan (HDHP) can establish a Health Savings Account. In 2025, a HDHP is a health plan (including a Marketplace plan) with a deductible of at least $1,650 for an individual or $3,300 for a family. An HSA can be offered through an employer, but one can also be set up (for example, through some banks) by an individual who is self-employed or does not have access to an employer plan.

Coverage:

- Both FSAs and HSAs can cover a wide variety of out-of-pocket health expenses, including copayments, coinsurance, and deductibles, dental and vision care, and medical supplies and equipment.

Annual contribution limits (subject to annual adjustment by IRS):

- FSA: In 2025, an employee may contribute up to $3,300.
- HSA: In 2025, the maximum contribution to an HSA is $4,300 for an individual and $8,550 for a family. The contribution limits are slightly higher for individuals over 55.

Carryover of contributions:

- FSA: Amounts contributed during the plan year must be used to pay expenses occurring that same year (although there is usually a short grace period for submitting claims). Unused amounts cannot be rolled over to the next year; the plan operates on a "use it or lose it" basis. For this reason, it is important to limit your contributions based on a reasonable estimate of your expected out-of-pocket qualifying expenses.
- HSA: Contributions can be carried over from year to year. The money in the account can be invested and earn interest, tax-free, while it remains in the account.

ABLE Accounts:

ABLE accounts are tax-advantaged accounts specifically designed to support savings to cover expenses incurred by or on behalf of individuals with disabilities. More information about ABLE Accounts can be found here. In Massachusetts, ABLE Accounts are administered by Fidelity Investments, available under "ABLE Accounts" on the Fidelity website, but people in MA can open accounts in other states as well.

Grant Programs:

Various grant programs are available to help fund services for individuals with disabilities and their families. The available grants typically change from time to time, so we encourage families to research current information about grants through local sources and contacts. Disability Info also has some information on grants and funding sources.

For further information and assistance, please contact the Insurance Resource Center at 774-455-4056 or email airc@umassmed.edu.

The Massachusetts Down Syndrome Congress (MDSC) is a statewide nonprofit organization dedicated to ensuring that individuals with Down syndrome are valued, included, and given the opportunities to lead fulfilling lives in the community. Through advocacy, policy initiatives, and partnerships with state agencies and organizations, the MDSC works to advance the rights and well-being of people with Down syndrome across Massachusetts. Our efforts focus on promoting inclusive education, meaningful employment, accessible healthcare, and full community participation for all.

Reach us at:

781-221-0024 · www.mdsc.org · ContactUs@mdsc.org · @themdsc

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