

Autism Insurance Resource Center

at INDEX

www.disabilityinfo.org

774-455-4056

info@disabilityinfo.org

MassHealth CommonHealth Fact Sheet

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. There are no income or asset limits associated with MassHealth CommonHealth.

For people who have private insurance coverage through their employer MassHealth CommonHealth will provide any necessary Medicaid-covered services that the employer health plan does not include. In addition, people with MassHealth CommonHealth are eligible to apply for Premium Assistance, which will cover some, or all, of the cost of the premium/payroll deduction for the private insurance.

Currently, MassHealth CommonHealth is not subject to ARICA, the law requiring state-regulated private insurance policies to cover medically necessary treatments. However, people under 21 with MassHealth CommonHealth may be eligible for a range of home-based services through the Children's Behavioral Health Initiative (CBHI). For more information, see: www.masspartnership.com or www.mass.gov/masshealth/childbehavioralhealth.

The out-of-pocket expenses for MassHealth CommonHealth are monthly premiums and prescription co-pays. Monthly premiums vary based on monthly 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. The cost/benefit decision of obtaining MassHealth CommonHealth for people with autism is an individual decision, and should be based on many factors including the MassHealth CommonHealth Premium, the amount of Premium Assistance that will be covered, and the anticipated utilization of MassHealth CommonHealth. The MassHealth Customer Service Center

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can provide more detailed information on the exact premiums applicants have to pay. Contact the center at 800-841-2900.

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)
- Medical equipment, hearing aids, and prescription drug coverage
- Personal care assistant services
- Mental health and substance abuse services
- Medical-related transportation services

How does one apply for MassHealth CommonHealth?

The application for MassHealth CommonHealth is the same application as the general application for MassHealth. Detailed instructions are below. 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. If you have completed all the forms in the instructions below, including the Supplement A noting your child's disability, your application will be forwarded for a disability review, to determine eligibility for MassHealth CommonHealth.

There are two ways to apply for MassHealth and MassHealth CommonHealth. One can follow the detailed steps below, or utilize the services of Health Care For All to complete the process for them.

Health Care For All (HCFA) is a free Service and can assist with completing the application online and assisting with follow-up and resolution of problems. Many families find it is more convenient to rely on the expertise of HCFA to manage this process for them. HCFA can be reached at 1-800-272-4232.

[FAQs regarding the MassHealth application.](#)

Applying for MassHealth

- Go to the [MassHealth](http://www.mass.gov/eohhs/gov/departments/masshealth/); <http://www.mass.gov/eohhs/gov/departments/masshealth/>. Print and fill out a form called the, "Massachusetts Application for Health and Dental Coverage and Help Paying Costs "(ACA-3), OR,
- Call MassHealth Customer Service at **1-800-841-2900** (TTY 1-800-496-4648) to receive an ACA-3 by mail.
- If you have questions or need help filling out the ACA-3, call Mass Health Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

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- Once you have filled out the ACA-3, mail it with proof of family income, citizenship and identity to:
MassHealth Enrollment Center- CPU
P.O. Box 290794
Charlestown, MA 02129-0214

CHECKLIST

Documents to send to MassHealth:

- Filled out ACA-3
- Proof of family incomeⁱ
- Proof of citizenshipⁱⁱ
- Proof of identityⁱⁱⁱ
- Keep a copy of your entire application package for your record

Applying for MassHealth CommonHealth

- Follow the steps above to get a Medical Benefit Request (ACA-3).
- When you fill out the ACA-3:
 - Be sure to answer "yes" to the question: "Does the person have a potential disability (PDI)?"
 - Be sure to fill out the blue Supplement A: Injury, Illness or Disability Questions form, for the child with a disability.
- If you have questions or need help completing the ACA-3 or the Supplement A form, call Mass Health Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).
- Once you have filled out the forms, send them with proof of family income, citizenship and identity to:
MassHealth Enrollment Center- CPU P.O. Box 290794
Charlestown, MA 02129-0214

MassHealth sends this information 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.

Can I do anything to help speed up the disability review process? Yes, these steps will speed up the process:

1. When you get the ACA-3, ALSO download or ask for these two forms:
 - **MassHealth Child Disability Supplement**
 - This form tells us about your child's medical and mental health providers, daily activities, and educational background. If your child is 18 or older, you need to fill out the **Mass Health Adult Disability Supplement**^{iv} form. Also, if you have any of the following, send a copy with this form:
 - Your child's medical records;
 - Individualized Family Services Plan (IFSP);
 - Individualized Educational Plan (IEP), testing; or

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- Other records that describe your child's condition(s).

Mail the form to:

Disability Evaluation Services / UMASS Medical DES
P.O. Box 2796
Worcester, MA 01613-2796

If you need help filling out this form, you can call the UMass/Disability Evaluation Services Help Line at 1-888-497-9890.

- MassHealth Medical Records Release Form-
 - This form 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 decide if your child is disabled under state and federal law. Fill out one form for each health provider by name. If your child is in Early Intervention or has an IEP or 504 plan at school, fill out a release form for these providers/teachers as well.

To expedite the process, send these documents along with the ACA-3 in one package to:

Mass Health Enrollment Center- CPU
P.O. Box 290794
Charlestown, MA 02129-0214

After you have sent in this information, a staff member from the UMass/Disability Evaluation Service may contact you if more information is needed.

2. Follow-up with your child's medical or mental health providers
 - Make sure your child's medical or mental health providers have sent information to the UMass/Disability Evaluation Service.

CHECKLIST

Documents to send to Mass Health to Apply for Common Health:

- Filled out ACA-3
- Filled out Supplement A
- Proof of family income
- Proof of citizenship
- Proof of identity
- Filled out MassHealth Child Disability Supplement
- Filled out MassHealth Medical Records Release Form(s)
- Copies of records that describe your child's condition, such as medical records, an Individualized Educational Plan (IEP), an Individualized Family Services Plan (IFSP), psychological testing results.
- Keep a copy of your entire application package for your records.

ⁱ Provide a copy of two recent pay stubs. You do not have to send proof of social security or SSI income. If you have questions, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

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ⁱⁱ See "U.S. citizenship/national status and identity requirements for MassHealth/Commonwealth" found in the MassHealth Member Booklet on Page 28. You only need to send proof of citizenship for the family member who is applying to MassHealth. If you still have questions, call Mass Health Customer Service at 1-800-841- 2900 (TTY: 1-800-497-4648).

ⁱⁱⁱ For youths between 18 and 21 years old certain work requirements may apply. Click link for more information or see "MassHealth CommonHealth" found in the MassHealth Member Booklet on Page 10. If you still have questions, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

^{iv} The following is provided by: The Children's Behavioral Health Initiative (CBHI)

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