

# MassHealth CommonHealth

What employers need to know about MassHealth benefits for their employees with disabilities



## What is CommonHealth?

More than 18,000 Massachusetts adults utilize the CommonHealth program annually to access health care services. CommonHealth is the Massachusetts Medicaid Buy-In program. With some of the most employment-supportive policies, CommonHealth is nationally recognized as a premier Medicaid program for people with disabilities. CommonHealth members don't have to choose between work and medical well-being. CommonHealth has no income limit or asset test. CommonHealth members can have unlimited earnings and maintain enrollment.

## Do your employees:

- Have medical needs beyond what your employer-sponsored health insurance covers?
- Have difficulty making their COBRA payments when out of work on short or long-term disability?
- Struggle to provide for the health care needs of their children with disabilities?

Human resource personnel, front-line managers and Employee Assistance Program (EAP) professionals may come in contact with employees who are experiencing financial difficulties related to a disability or health concern. These employees could qualify for MassHealth benefits including CommonHealth and Premium Assistance.

The Commonwealth of Massachusetts' Medicaid program, called MassHealth, provides comprehensive health insurance, and helps pay for private health insurance, for more than one million Massachusetts children, families and seniors, including people with disabilities. CommonHealth and Premium Assistance are important MassHealth benefit plans for employees.

What employers need to know: MassHealth benefits





## Which employees may benefit from CommonHealth and Premium Assistance?

### Employees with disabilities who are currently working full or part time

*For those who are eligible for employer-sponsored health insurance:*

The Massachusetts MassHealth program requires employees to enroll in employer-sponsored insurance for which they are eligible unless they meet financial hardship guidelines. Employees who participate in employer-sponsored or private health insurance may have medical expenses or service needs that are not covered by their employer's plan, such as Personal Care Attendant services and some specialized medical equipment. The MassHealth CommonHealth plan covers these services and products. CommonHealth may also pay the difference between the private insurance and MassHealth pharmacy co-pay amount.

Using the MassHealth application, employees with disabilities can apply for CommonHealth, which features a monthly sliding scale premium based on household income. CommonHealth

members paying Medicare B premiums would be eligible for a reduced CommonHealth premium. Employees with disabilities may also be eligible for the Premium Assistance benefit, which is the MassHealth plan that pays for the employee's private insurance premium.

*For those who are ineligible for employer-sponsored health insurance:*

CommonHealth may be an option. To be eligible for the CommonHealth Working plan individuals 19 or older need to have a disability, be employed at least 40 hours per month, or if employed less than 40 hours per month, have been employed at least 240 hours in the six-month period immediately preceding the month of receipt of the MassHealth application or eligibility review.

### Employees who acquire a disability while employed and experience an interruption in employment

An employee who is out of work on short or long-term disability may face increased medical costs, including COBRA premiums. The CommonHealth benefit may continue to be a supplemental insurance, and the Premium Assistance benefit could provide financial support to pay the COBRA premiums. CommonHealth coverage for this group may also pay for services not covered by an employer-sponsored plan and for private co-payments and deductibles.

Employees that need to take Family Medical Leave Act due to their own disability, their spouse or a child may be required to pay 100% of their premium if they do not have accumulated sick and/or vacation time. CommonHealth can assist with gap coverage and wrap-around services. Premium Assistance will aid by reimbursing for a portion or the full amount of the health insurance premium. Once employees are no longer covered by FMLA and employment termination is required, the employee will transition to COBRA.



## What do we mean by disability?

An individual must meet the clinical definition of disability as part of an evaluation conducted by the Social Security Administration, MassHealth, or the Massachusetts Commission for the Blind. While different entities perform the determinations, the clinical criteria for a disability determination status is the same.

### Employees who are parents of a child with a disability

Parents of a child with special healthcare needs may also face significant medical costs when medical services for that child are not covered by their employer-sponsored plan. These parents should consider applying for CommonHealth to offset these expenses and expand their child's healthcare coverage.

### Children through age 18 are eligible for CommonHealth if:

- They meet the clinical criteria for disability and;
- Their family income exceeds the MassHealth Standard financial eligibility criteria and;
- They reside in Massachusetts.

### What services are available under CommonHealth?

CommonHealth covers the following services (limits and co-payments may apply):

- Inpatient and outpatient hospital services
- Clinics, doctors, dentists, family planning, vision care
- Medical services, such as lab tests, X-rays, therapies, pharmacy services, eyeglasses, hearing aids, and medical equipment and supplies
- Personal care attendant, home-health services, durable medical equipment
- Mental health and substance abuse services
- Well-child screenings, including medical, vision, dental, hearing, developmental, mental health and substance abuse, as well as shots.



## What are out of pocket costs for CommonHealth and Premium Assistance?

The out-of-pocket costs are monthly premiums and prescription co-pays.

- **Premiums:** Monthly premiums for CommonHealth vary based on monthly household income (including wages, Social Security benefits, and other cash benefits), family size, and whether the member pays another insurance premium. Enrollees can apply for a waiver of their monthly premium for up to 6 months if they are experiencing a financial hardship.
- **Prescription co-pays:** CommonHealth participants will pay no more than \$3 for a prescription.

## Insurance Partnership Program

Small businesses with between 2 - 50 employees and individuals who are self employed may be eligible for the Insurance Partnership Program. This program helps small businesses with uninsured employees and those who are self-employed pay for health insurance. Further information can be found at: [www.insurancepartnership.org](http://www.insurancepartnership.org)

## WorkWithoutLimits

Putting abilities to work in Massachusetts

Work Without Limits, a Massachusetts Disability Employment Initiative made possible by a federal grant to UMass Medical School, is funded by the Centers for Medicare & Medicaid Services (CFDA No. 93.788). For more information on Work Without Limits, please visit [www.workwithoutlimits.org](http://www.workwithoutlimits.org)



## How can people apply?

MassHealth applications can be downloaded from:

[www.mass.gov/masshealth](http://www.mass.gov/masshealth)

Applicants may also request a copy by calling the MassHealth Customer Service Center at:

**(800) 841-2900**

When submitting an application, completed forms with supporting documentation should be mailed to:

**MassHealth Enrollment Center  
Central Processing Unit  
P.O. Box 290794  
Charlestown, MA 02129-0214**