

Low-Cost and Free Health Care Programs for Children and Parents in Massachusetts

An Advocate's Guide



Need Help Finding Health Coverage for Your Family?

Contact Health Care For All's HelpLine at 1-800-272-4232

Questions About Programs?

Contact Malinda Ellwood at

Health Care For All

617-275-2937

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MassHealth Standard

Who Can Get Benefits?

- Pregnant women
- Children under age 19
- A parent or adult caretaker living with a child under age 19
- Disabled persons

⇒ A parent must have a social security number if they are applying for themselves but does not have to have one if they are applying for their children. However, the child must have a social security number.

What Are the Income Standards?

- For pregnant women and children under age 1 a family's monthly income before taxes can be no more than 200% of the federal poverty level (for a family of four: \$3,142 a month, \$37,704 a year). An unborn child (or children) count in the family size
- For children aged 1 through 18 a family's monthly income before taxes can be no more than 150% of the federal poverty level (for a family of four: \$2,357 a month, \$28,284 a year)
- For parents or caretaker relatives of children under age 19 a family's monthly income before taxes can be no more than 133% of the federal poverty level (for a family of four: \$2,090 a month, \$25,080 a year)
- For disabled adults a family's monthly income before taxes can be no more than 133% of the federal poverty level (for a family of four: \$2,090 a month, \$25,080 a year)

What Services Are Covered?

- Inpatient hospital services, doctor visits, dental visits (for children), lab tests, x-rays, pharmacy services, hearing aids, therapies, medical equipment and supplies
- Mental health and substance abuse services
- Well-child screenings, vision, dental and hearing tests
- Transportation

MassHealth CommonHealth

Who Can Get Benefits?

- Disabled adults and children whose incomes are too high to qualify for MassHealth Standard

⇒ A parent must have a social security number if they are applying for themselves but does not have to have one if they are applying for their children. However, the child must have a social security number.

What Are the Income Standards?

- There is no income limit for CommonHealth. If a person's monthly income before taxes is above a certain amount, they may have to pay a premium and/or meet a one-time-only deductible

What Services Are Covered?

- Very similar to those on MassHealth Standard

MassHealth Family Assistance

This program allows parents to enroll their children in a health plan through MassHealth if they do not have and cannot get private health insurance. Or, this program will pay a part of families' health insurance premiums if they have or can get health insurance from their employer

Who Can Get Benefits?

- Families with children under age 19

⇒ A parent must have a social security number if they are applying for themselves but does not have to have one if they are applying for their children. However, the child must have a social security number.

What Are the Income Standards?

- A family's monthly income before taxes can be no more than 200% of the federal poverty level (for a family of four: \$3,142 a month, \$37,704 a year)
- Depending on income levels, families may have to pay a premium

What Services Are Covered?

- For members receiving premium assistance: all benefits covered by the private health insurance plan
- For members enrolled in a health plan through MassHealth:
 - Inpatient hospital services, doctor visits, dental visits (for children), lab tests, x-rays, pharmacy services, hearing aids, therapies, medical equipment and supplies
 - Mental health and substance abuse services
 - Well-child screenings; vision, dental and hearing tests

MassHealth Prenatal

Who Can Get Benefits?

- Pregnant women

What Are the Income Standards?

- A family's monthly income before taxes can be no more than 200% of the federal poverty level (for a family of two: \$2,082 a month, \$24,984 a year). An unborn child (or children) counts in the family size

What Services Are Covered?

- Routine prenatal office visits and tests (not childbirth)
- If a pregnant woman is determined to be under 200% of the FPL, then she will immediately be covered for 60 days while her eligibility for other programs is determined by the Division of Medical Assistance

MassHealth Limited

Who Can Get Benefits?

- Pregnant women
- Children under the age of 19
- A parent living with their children who are under the age of 19
- Disabled persons

⇒ MassHealth Limited is for low-income residents who CANNOT prove their immigration status

⇒ A social security number is not required for either children or adults

What Are the Income Standards?

- For pregnant women and children under age 1 a family's monthly income before taxes can be no more than 200% of the federal poverty level (for a family of four: \$3,142 a month, \$37,704 a year) An unborn child (or children) counts in the family size
- For children age 1 through 18 a family's monthly income before taxes can be no more than 150% of the federal poverty level (for a family of four: \$2,357 a month, \$28,284 a year)
- For parents with children under age 19 a family's monthly income before taxes can be no more than 133% of the federal poverty level (for a family of four: \$2,090 a month, \$25,080 a year)
- For disabled adults a family's monthly income before taxes can be no more than 133% of the federal poverty level (for a family of four: \$2,090 a month, \$25,080 a year)

What Services Are Covered?

- Inpatient and outpatient hospital emergency services
- Pharmacy services used to treat an emergency condition
- Ambulance transportation for an emergency condition
- Childbirth

Healthy Start

Who Can Get Benefits?

- Pregnant women

⇒ A social security number is not required

What Are the Income Standards?

- A family's monthly income must be no more than 200% of the FPL (for a family of four: (\$3,142 per month or \$37,704 per year)

What Services Are Covered?

- Comprehensive prenatal and postpartum care
- Note, childbirth can be covered by MassHealth Limited and/or FreeCare

NOTE: Families should apply for Healthy Start using an MBR (old Healthy Start applications will no longer be accepted).

The Children's Medical Security Plan (CMSP)

Who Can Get Benefits?

- Any child under 19 except those eligible for MassHealth. However, a child may be on MassHealth Limited and CMSP simultaneously

⇒ A child's social security number is not required

What Are the Income Standards?

- Child cannot be eligible for MassHealth
- Premiums may be imposed based on income guidelines (see changes due to budget cuts)

What Services Are Covered?

- Doctor visits, lab tests, x-rays, eye exams, hearing tests
- Outpatient mental health services
- Some prescription services
- Some medical equipment (for example, inhalers)
- NOT emergency services but some children on CMSP are eligible for free or partial care at hospitals and community health centers

NOTE: THERE IS CURRENTLY AN ENROLLMENT CAP AND A WAITLIST, BUT FAMILIES ARE ENCOURAGED TO APPLY TO GET ON THE WAITLIST

Free Care

Who Can Get Benefits?

- Massachusetts residents
- People who DO NOT qualify for MassHealth

⇒ A social security number is not required for either children or adults

What Are the Income Standards?

- For free care a family's monthly income before taxes can be no more than 200% of the federal poverty level (for a family of four: \$3,142 a month, \$37,704 a year)
- For partial free care a family's monthly income before taxes can be no more than 400% of the federal poverty level (for a family of four \$6,284 a month, \$75,408 a year)

What Services Are Covered?

- Hospital and community health center services
- Coverage varies—inpatient and outpatient services are often covered, but free care at most hospitals does not include doctors' services or prescriptions

To apply for Free Care contact your community health center or the billing office of your local hospital

Using MassHealth WILL NOT affect a parent or child's application for a GREEN CARD, unless it is used for LONG TERM CARE

Applications for CITIZENSHIP are NEVER affected by the use of health benefits