

Medical Security Plan

This program offers Massachusetts residents who are receiving unemployment insurance benefits either assistance with existing health insurance premiums or assistance with covering the cost of actual medical expenses.

Who Can Get Benefits?

- Applicant must receive unemployment insurance benefits from Massachusetts based on earnings from a Massachusetts employer;
- Applicant must be a Massachusetts resident.

What are the Income Standards?

- 200% to 400% of FPL, depending upon family size.
- For an individual, the income must be under \$18,624
- to secure direct coverage, or \$37,248 to secure premium assistance.

What Services are Covered?

- Premium Assistance: if you can continue coverage through your former employer's health plan, or through a health plan you purchased yourself, you may receive monthly subsidies towards your premium payments. DET pays for 75% of actual premium paid.
- Direct Coverage: if you cannot continue a health plan you were enrolled in prior to applying for unemployment insurance benefits, you may be eligible to receive a comprehensive benefits package including:
 - Inpatient hospital (including maternity) with coverage for physician's services, including surgery and anesthesia;
 - Outpatient hospital, non-emergency or for accident or sudden illness;
 - Physician's services for office, home, outpatient, non-emergency or for emergency treatment or inpatient hospital care;
 - Laboratory and x-ray services;
 - Well-Baby care including routine exams;
 - Psychiatric, substance abuse and alcohol abuse services;
 - Prescription drugs.
 - Routine office visits are not covered, except for Well-Baby care.
- If you cannot continue an existing health plan, but you cannot afford to pay your share of your premium, and your total gross family income is at or under 200% of the current [Federal Poverty Income Guidelines](#), you may qualify for a waiver to receive coverage under the Direct Coverage plan.

What Immigrants are Eligible?

- Immigrants who are Mass. residents collecting unemployment benefits may apply.

**For more information on the Medical Security Plan call 1-800-914-4455 or TTY/TDD:
617- 956-3801**