

The Children's Medical Security Plan (CMSP)

What is CMSP?

The Children's Medical Security Plan is a health plan for children under 19 who do not have any other source of health coverage. The plan, which covers primary and preventative care, was created in 1996 and currently serves 20,181 Massachusetts youths.

CMSP is administered by the Department of Public Health's Center for Acute and Ambulatory Care, and is entirely state funded—in FY04 receiving \$11.8 million. CMSP is not an entitlement program—families pay premiums based on their income, and enrollment is limited by the funds provided in the state budget. In the past, the program was funded at a level where all eligible children who applied received coverage. Because of budget cuts in FY03 and FY04, CMSP currently has a waitlist of over 14,947 children.

Who is eligible?

Children living in Massachusetts who are under the age 19, do not qualify for standard MassHealth benefits, and do not have access to primary and preventive health care.

Families applying for CMSP use the MassHealth application and are screened first for eligibility into one of the MassHealth programs.

What is covered?

Primary and preventive care covered includes:

- Well-child visits, immunizations, eye exams and hearing tests.
- Family planning services.
- Office visits for illness or injury, specialty consultations, and lab, x-rays or other diagnostic tests.
- Outpatient mental health care and substance abuse treatment up to 20 visits per year.
- Durable medical equipment up to \$200 per year per child and up to \$500 for asthma, diabetes and epilepsy.
- Some dental services up to \$750 per year per child.
- Prescription medications up to \$200 per year per child.

Emergency and hospital care are not covered under CMSP, but children enrolled in the program with income up to 400% FPL are eligible for free care at Massachusetts acute hospitals for inpatient services not covered. A deductible applies for children whose family income is from 201-400% FPL.

How much does the plan cost?

There are no premiums for children with family income less than 150% FPL. Premiums were raised in November 2003, and now range from \$10.50 per child per month (with a family maximum of \$31.50) for families with income up to 200% FPL to \$52.50 for families with income over 400% FPL.

Co-pays vary by income, but in all cases are less than \$10.

Problem: Uninsured children

- In 2002, 87,940 minors lacked health insurance in Mass.
- 340,360 children were covered under MassHealth.
- 7759* who lacked coverage and were ineligible for MassHealth bought coverage under the Children's Medical Security Plan.

Who CMSP serves:*

- 12,942 children in families with income less than 150% of FPL.
- 1,727 children in families with income 150-200% FPL.
- 5,692 children in families with income 201-400% FPL .
- 340 children in families with income above 400% FPL.

How CMSP helps:

- By promoting continuous access to primary care and prevention, CMSP improves health and quality of care, while reducing costs.
- Health coverage shifts volume away from emergency rooms, and decreases reliance on the state's free care pool.

*As of 4/04