

# ALL ABOUT...

## *The Children's Medical Security Plan (CMSP)*

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### What It Is...

In 1996 Massachusetts created the Children's Medical Security Plan (CMSP) in order to make health insurance available to every child in the state. CMSP is a health plan for children under 19 who do not have any other source of health coverage; it is funded entirely by the state.

CMSP is not an entitlement program – enrollment is limited based on the funds provided to the program in the state budget. Due to reduced funding in FY03 and FY04, between November 2002 and June 2004 CMSP developed a waitlist of 15,000 children. The FY05 budget restores full funding to the program, granting coverage to all eligible children.

### What It Covers...

Families applying for CMSP use the MassHealth application and are screened first for eligibility into one of the MassHealth programs. CMSP services are limited to primary and preventive care (*see reverse*); emergency and hospital care are *not* covered. In addition to copayments for some services, families pay a monthly premium based on their household income (*below*). During FY04 these premiums increased significantly.

<b>Monthly Premium Amounts (as of February 1, 2004)</b>			
<b>Federal Poverty Level</b>	<b>Income Level (family of four)</b>	<b>Premium Amount</b>	<b>Maximum Premium Amount Per Family</b>
150 - 200%	\$28,284 - \$37,704	\$10.50 per child	\$31.50
201 - 400%	\$37,705 - \$75,408	\$45.32 per family	\$45.32
Over 400%	Over \$75,408	\$52.50 per child	None

<b>Services Covered by CMSP (as of November 1, 2003)</b>	
With no copayment:	<ul style="list-style-type: none"> <li>♦ Well-child visits</li> <li>♦ Immunizations</li> <li>♦ Family planning services</li> </ul>
With a copayment of:  \$2 for families under 201% FPL, \$5 for families between 20-400% FPL, \$8 for families above 400% FPL	<ul style="list-style-type: none"> <li>♦ Office visits for illness or injury</li> <li>♦ Specialty consultations ordered by child's doctor</li> <li>♦ Lab tests, x-rays, and other diagnostic tests</li> <li>♦ Outpatient mental health care up to 20 visits per year</li> <li>♦ Durable medical equipment up to \$200 per year per child and up to \$500 for asthma, diabetes, and epilepsy</li> </ul>
Other:	<ul style="list-style-type: none"> <li>♦ Some dental services up to \$750 per year per child</li> <li>♦ Prescription medications up to \$200 per year per child</li> </ul>