Understanding eligibility of MassHealth and other health benefits

This is intended to be a preliminary guide. For full details, refer to the MassHealth Member Booklet.

What is the consumer’s immigration status?

Person Residing Under the Color of Law (PRUCOL)*
- with disability
- without disability

0-18 years old
- no income limit
- ≤150% FPL
- 151-300% FPL
- ≤300% FPL

MassHealth CommonHealth

MassHealth Family Assistance

≥65 years old
- no income limit
- 100-150% FPL
- ≤150% FPL

MassHealth Limited + ConnectorCare

Lawfully present non-citizen

Age?

<1 year old
- ≤200% FPL
- MassHealth Standard

MassHealth Family Assistance

Sensor test if income ≤100% FPL

19-20 years old
- ≤150% FPL
- MassHealth Standard

ConnectorCare

advancing Premium Tax Credits

16-20 years old
- ≤150% FPL
- MassHealth Standard

ConnectorCare

Advance Premium Tax Credits

21-64 years old
- ≤150% FPL
- MassHealth Standard

ConnectorCare

Advance Premium Tax Credits

≥65 years old
- ≤100% FPL + asset test
- MassHealth Standard

MassHealth Family Assistance

Qualified barred OR non-qualified lawfully present

Qualified barred or non-qualified lawfully present individuals ages 21-64 with disability and a family income ≤100% FPL may be eligible for MassHealth Family Assistance

Undocumented

0-18 years old
- no income limit
- ≤150% FPL
- 151-300% FPL
- ≤300% FPL

MassHealth Limited note: ≤200% FPL for ages 0-1

19-20 years old
- ≤150% FPL
- MassHealth Standard

MassHealth Limited

Advance Premium Tax Credits

21-64 years old
- ≤150% FPL
- MassHealth Standard

MassHealth Limited

Advance Premium Tax Credits

≥65 years old
- ≤100% FPL
- MassHealth Limited

Advance Premium Tax Credits

MassHealth Limited + ConnectorCare

children’s Medical Security Plan (CMS)
subject to premiums if income < 200% FPL

Notes:
- Definitions of PRUCOL, Lawfully Present, Qualified, and Qualified Barred can be found in regulations at 130 CMR 504.003.
- Pregnant women are eligible for MassHealth Standard regardless of immigration status
- Lawfully present children under age 19 and qualified lawfully present adults age 19 and older who are both disabled and have income too high for MassHealth Standard may qualify for MassHealth CommonHealth. Adults must also be employed if 19 or older or meet a medical deductible if between the ages of 19 to 64.
- Deductibles may apply to CommonHealth beneficiaries who are qualified LP adults over 21. Barred 19-20 year olds who are either PRUCOL or non-qualified
- Individuals over age 65 also are subject to an asset test
- Immigrants who have been receiving MassHealth or CommonHealth continuously since June 30, 1997 remain eligible for MassHealth regardless of immigration status

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