

## MA Family-to-Family Health Information Center

Massachusetts Family Voices @ the Federation is a state chapter of Family Voices, a national grassroots organization of families, friends and professional partners brought together by a common concern for children and youth with special health care needs.

The Massachusetts Family-to-Family Health Information Center, a project of Mass Family Voices @ the Federation, goals are to assist families in making informed choices about care for their children and youth with special health care needs so they will be:

- More knowledgeable about health care services and supports
- Better able to access services and supports
- More satisfied with the services children and families receive
- More effective partners in decision-making with health care providers, systems of care, and with policy makers
- Better advocates

## Want to connect with other parents?

Join our listserv to hear about resources, share information, ask questions, and learn from the collective expertise of our diverse membership.

E-mail [massfv@fcsn.org](mailto:massfv@fcsn.org) to learn more or to request an invitation to en'list'.



Federation for Children with Special Needs  
The Schrafft Center  
529 Main Street, Suite 1102  
Boston, MA 02129  
617-236-7210, ext. 301  
[massfv@fcsn.org](mailto:massfv@fcsn.org)  
[www.fcsn.org/mfv](http://www.fcsn.org/mfv)

*This informational brochure was developed by Mass Family Voices @ the Federation for Children with Special Needs with funding from the U.S. Department of Health and Human Services, Health Resources and Services Administration, Maternal and Child Health Bureau, Division of Services for Children with Special Health Needs, grant # H84MC08005-03-03*

## The MassHealth Standard/CommonHealth Premium Assistance Program (MSCPA)



An informational brochure for families raising children & youth with special health care needs. Created by the Massachusetts Family-to-Family Health Information Center @ Federation for Children with Special Needs.



A project of the



FEDERATION FOR CHILDREN WITH SPECIAL NEEDS

## The MassHealth Standard/ CommonHealth Premium Assistance Program (MSCPA)

MSCPA is one of five MassHealth Premium Assistance programs. MSCPA provides financial assistance to families who have a family member with MassHealth Standard or MassHealth CommonHealth and who pay other health insurance premiums.

### MSCPA Eligibility

- One or more family members must have MassHealth Standard or CommonHealth.
- The family member must be covered by your other health insurance.
- A family member must pay some of the premium for the other health insurance. Note: MSCPA is not available if the employer pays the entire health premium.
- The other health plan must provide “Minimum Creditable Coverage” or MCC. Examples of MCC include: preventative & primary care, emergency services, in & out-patient care, prescriptions, mental health & substance abuse services; x-rays & other imaging & screenings, maternity & newborn care. Learn more about MCC at <https://betterhealthconnector.com/minimum-creditable-coverage>.
- Family income DOES NOT COUNT for MSCPA. There is no asset test or income cap for this type of premium assistance.

### Financial Benefit

The maximum MSCPA benefit per eligible family member with MassHealth CommonHealth is \$960/month. A family member with a disability who has MassHealth Standard can receive up to \$1,173/month. Employer size, the cost of health premiums, the monthly CommonHealth1 premium, or COBRA2 or a Qualified Health Plan all affect the amount of Premium Assistance you may get.

**Note 1:** If a family has a child with a disability who is eligible for CommonHealth, but the CommonHealth premiums are expensive, MSCPA may make CommonHealth more affordable.

**Note 2:** COBRA provides a way for some employees to temporarily (generally 18 months) purchase health insurance at group rates if they have lost their jobs, or lost insurance benefits due to a decrease in work hours.

**Note 3:** Learn more about Qualified Health Plan at [www.mahealthconnector.org](http://www.mahealthconnector.org).



### If Your MSCPA Benefit Stops

The Premium Assistance program is computerized. If checks stop coming, it's not because the benefit ended. It's because something “*did not compute.*”

Call MSCPA to have your case reviewed. The benefit may stop because:

- The family's MassHealth Eligibility Review Verification (ERV) form was not returned. It's important to fill out this form and return it within 30 days.
- The employer changed health insurance plans.
- The family member changed jobs and has new health insurance.

### If Your MSCPA Benefit Stops

**Note:** All insurance plan changes must be reported to the Premium Assistance Program as they occur.

The MSCPA benefit is not part of the MassHealth application. After the family member is eligible for MassHealth Standard or CommonHealth, call MSCPA at 1-800-862-4840 to see if the primary health plan is eligible and to apply. Do not select any of the prompts; just stay on the line until the prompts end. The family member should state that they are calling about the MassHealth Standard/CommonHealth Premium Assistance Program for a family member with a disability who has MassHealth Standard or MassHealth CommonHealth and other health insurance. The MassHealth Regulation for MSCPA is 130 CMR 507.003. For further assistance call MassFamily Voices @1 800 331 0688.