

MA Family-to-Family Health Information Center

Massachusetts Family Voices at the Federation for Children with Special Needs 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 decisionmaking 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 to learn more or to be added to the list.

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

Massachusetts
FAMILY VOICES

A project of:

FEDERATION FOR CHILDREN
WITH SPECIAL NEEDS

fcsn.org/mfv



Federation for Children with Special Needs
Schrafft Center | 529 Main Street, Suite 1M3
Boston, MA | 02129
P: 617-236-7210 | F: 617-241-0330

Premium Assistance Program (MSCPA) for MassHealth Standard and CommonHealth



An informational brochure for families raising children with special health needs, created by the Massachusetts Family-to-Family Health Information Center at the Federation for Children with Special Needs

Massachusetts
FAMILY VOICES

A project of:

FEDERATION FOR CHILDREN
WITH SPECIAL NEEDS

fcsn.org/mfv

The MassHealth Standard / CommonHealth Premium Assistance Program (MSCPA)

How to Apply for MSCPA

MSCPA FAQ

The MassHealth Standard / CommonHealth Premium Assistance Program (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 also be covered by private health insurance.
- A family member must pay some of the premium for the private health insurance policy. *MSCPA is not available if the employer pays the entire health premium.*
- The private health plan must cover services that meet Minimum Creditable Coverage (MCC). The private insurance must also meet MCC requirements for deductibles and out-of-pocket expenses. Learn more about MCC at: www.mahealthconnector.org/wp-content/uploads/Individual-Mandate-Consumer-Guide.pdf
- 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 for MassHealth Standard and CommonHealth is now \$1,314.00.

The cost of the employer-sponsored health plan premium (including COBRA), the monthly CommonHealth premium, and the verification of a qualified health plan all affect the total amount of your Premium Assistance payment

- Once your family member has received MassHealth Standard or CommonHealth, call Premium Assistance (1-800-862-4840) to see if you qualify.
- Make sure to have ALL insurance information with you at the time of the call.
- Tell the representative you are calling about the MSCPA program for a family member with a disability who has MassHealth Standard or CommonHealth AND private health insurance.
- The representative will ask questions about your MassHealth and private insurance policies.
- If you are eligible, Premium Assistance will send you an application to complete. They may also send a form to your employer.

For further assistance call Massachusetts Family Voices at 1-800-331-0688 or email massfv@fcsn.org.



fcsn.org/mfv



Why should I apply for Premium Assistance?

CommonHealth premiums for a child with a disability may be expensive for a family. MSCPA may make CommonHealth more affordable.

Is family income or assets considered when applying for Premium Assistance?

Family income and assets do NOT count when applying for MSCPA.

What are the deductible requirements for Premium Assistance?

Deductibles may not exceed \$2,000 for individual coverage and \$4,000 for family coverage (MCC).

What is an employer-sponsored Health Plan?

An employer-sponsored plan is a group plan that employees can obtain through their job. The employer often pays a portion of the premium.

What is COBRA?

Cobra stands for the Consolidated Omnibus Budget Reconciliation Act (COBRA). 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.

What is a "qualified health plan"?

A qualified Health Plan is certified by a State Insurance Marketplace or Exchange, provides coverage of essential health benefits and uses established limits on deductibles, copays, and out of pocket expenses. Learn more about Qualified Health Plan at www.mahealthconnector.org.

Can the Premium Assistance benefit be terminated?

YES. The benefit may be terminated if there is incorrect or missing information in your file. To prevent a problem with your benefit, you must report any changes to your health plans to Premium Assistance within ten business days. Examples are:

- An employer switching health insurance carriers
- A family member changing jobs and receiving a new health insurance policy

You must also respond to any and all requests from MassHealth in a timely fashion, including completion of the Eligibility Review Verification.