

# Premium Assistance Program (MSCPA) for MassHealth Standard and CommonHealth

Why should I apply?

The **MassHealth Standard/CommonHealth Premium Assistance Program (MSCPA)** can make CommonHealth more affordable by **providing financial assistance to families who have a family member with a disability.**

What is my 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
- The **private health plan must cover services that meet Minimum Creditable Coverage (MCC)**. The private insurance must also **meet the MCC requirements** for deductibles and out-of-pocket expenses. Learn more at <https://www.mahealthconnector.org/wp-content/uploads/Individual-Mandate-Consumer-Guide.pdf>
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- **Family income DOES NOT COUNT** for MSCPA eligibility. There is no asset test or income cap for this type of premium assistance.

How do I apply?

**STEP 1: Receive confirmation** that your **family member has received** MassHealth Standard or MassHealth CommonHealth.

**STEP 2:** Gather all your insurance information.

**STEP 3: Call Premium Assistance (1-800-862-4840)** to see if you qualify.

**STEP 4:** Say that you are **calling about the MSCPA program** for a family member with a disability who has MassHealth Standard or CommonHealth AND private health insurance. If you are eligible, Premium Assistance will send you an application.



Have more questions? Contact us at **1-800-331-0688** or  
find us at [www.fcsn.org/mfv](http://www.fcsn.org/mfv)

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