



Health Insurance in Massachusetts: Frequently Asked Questions

Health Insurance is complicated. The answers on this tip sheet will help you get started understanding the best coverage for your CYSHN.

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Are Massachusetts residents required to have health insurance?

Yes. Massachusetts Law requires that most residents over 18 who can afford health insurance have coverage or pay a penalty through their tax returns.

Information about the MA health insurance mandate:

<https://www.mahealthconnector.org/wp-content/uploads/Individual-Mandate-Consumer-Guide.pdf>

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Does health insurance in Massachusetts need to meet certain requirements?

Yes. Mass residents must be enrolled in health insurance plans that meet Minimum Creditable Coverage (MCC) requirements. Information about minimal credible coverage:

[https://www.mass.gov/info-details/health-care-reform-for-individuals#minimum-creditable-coverage-\(mcc\)-](https://www.mass.gov/info-details/health-care-reform-for-individuals#minimum-creditable-coverage-(mcc)-)

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Where do Massachusetts residents get health insurance?

Most Massachusetts residents (individuals and their families) get their health insurance through: an employer, a government program (Mass Health), or the Massachusetts marketplace (Health Connector, <https://www.mahealthconnector.org/>).

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How do I know what services my employer health insurance covers for my child with special health needs?

Contact your health plan if you have questions about your child's coverage. Please see the fact sheet: "10 Tips for Working with your Health Plan"



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Will my employer health insurance cover behavioral health services for my child?

Behavioral Health Services may be covered by your employer insurance. Check with your plan for confirmation. For more information about coverage of these services:

<https://www.childrensmentalhealthcampaign.org/direct-services/>

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What if I cannot afford the deductible or copays for healthcare services my child needs or those services are not covered by my employer/private insurance?

MassHealth CommonHealth is a supplemental insurance from MassHealth available to children with qualifying disabilities. CommonHealth will pay for copays and deductibles that are not covered by your private insurance. CommonHealth will pay for services that are not covered by your private policy such as behavioral health services. CommonHealth has a sliding scale premium. For information about CommonHealth please review the fact sheet, "How to Apply for Mass Health CommonHealth".

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What if I cannot afford CommonHealth Premiums?

The MassHealth Premium Assistance program reimburses eligible MassHealth members for some or all their insurance premium cost. Children on CommonHealth may be eligible for Premium Assistance. For information about Premium Assistance:

<https://www.mass.gov/info-details/masshealth-premium-assistance-pa>

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Where do I go to apply for Mass Health?

Here is the website to apply for Mass Health: <https://www.mass.gov/how-to/apply-for-masshealth-the-health-safety-net-or-the-childrens-medical-security-plan> .



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Will I need to choose a specific plan with Mass Health Standard?

Yes. You will need to choose the best plan in Mass Health Standard for your child and family. For information and help in choosing a plan:

<https://www.mass.gov/masshealth-plans-and-enrollment-guide>

<https://www.masshealthchoices.com/learn/do-you-need-choose-health-plan>

<https://ma.checkbookhealth.org/hie/ma/2021/>

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What if my family does not qualify for MassHealth Standard and we do not have employer/private insurance?

An individual or household can apply for insurance through the Health Connector. The Massachusetts Health Connector is the state's marketplace for health and dental insurance. For information on the health connector: <https://www.mahealthconnector.org/>.

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For additional questions with Health Insurance and Mass Health, please contact:

The Federation for Children with Special Needs

Phone: (617) 236-7210, (800) 331-0688 (in MA)

Email: info@fcsn.org

Online Intake form: <https://fcsn.org/fcsn-intake-form/>

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