

Autism Insurance Resource Center

www.massairc.org

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MassHealth CommonHealth

What is MassHealth CommonHealth and how can it help people with Autism?

MassHealth CommonHealth is a MassHealth program available to individuals with disabilities who are not eligible for MassHealth Standard. Unlike MassHealth Standard, MassHealth CommonHealth participants are not subject to income or asset limitations. MassHealth CommonHealth is an option for people with disabilities who have income that exceeds 133% of the federal poverty level (FPL). It allows individuals with disabilities to purchase health coverage through a sliding-scale monthly premium that is based on total household income.

For people who have private insurance coverage through their employer, MassHealth CommonHealth will pay for any medically necessary Medicaid-covered services that the employer health plan does not cover, including co-pays, co-insurance and deductibles, **as long as the provider accepts MassHealth**. The sole exception is ABA (Applied Behavior Analysis): the ABA provider does not have to be a MassHealth provider for co-pays to be covered.

In addition, people with MassHealth CommonHealth are eligible to apply for Premium Assistance, which will cover some and sometimes all of the cost of the premium/payroll deduction for the private insurance.

People under 21 with MassHealth CommonHealth may be eligible for additional home-based services through the [Children's Behavioral Health Initiative \(CBHI\)](#). For more information, see: [The Massachusetts Behavioral Health Partnership \(MBHP\)](#).

The out-of-pocket expenses for MassHealth CommonHealth are 1) monthly premiums and 2) prescription co-pays. Monthly premiums vary based on household income, family size, whether the recipient has other insurance, and premium assistance benefits. The premium gradually increases with income, which includes wages, SSI/SSDI, and other cash benefits.

Each family needs to evaluate the costs and benefits of adding MassHealth CommonHealth coverage. This decision should be based on various factors, including the amount of the MassHealth CommonHealth premium, the family's out-of-pocket medical costs from private insurance that would be covered by MassHealth CommonHealth, the amount of Premium Assistance that will be covered, and how much you expect to use services covered by MassHealth CommonHealth. The MassHealth Customer Service Center, at 800-841-2900, can provide more detailed information on the exact premiums applicants will have to pay.

What services are available under MassHealth CommonHealth?

- Inpatient and outpatient hospital services
- Medical services including lab work, X-rays, therapies, and some dental services
- Applied Behavioral Analysis (ABA) /Social Skills (up to age 21)
- Children's Behavioral Health Initiative (CBHI) Services
- Medical equipment, hearing aids, and prescription drug coverage
- Personal care assistant services
- Mental health and substance abuse services
- Medical-related transportation services

How does one apply for MassHealth CommonHealth?

Applying for MassHealth CommonHealth requires three steps:

- General MassHealth Application (Form ACA-3)
- Disability Determination (Supplement A)
- Third Party Liability Form (for people with other primary insurance)

There are two ways to apply for MassHealth and MassHealth CommonHealth. One way is to utilize the services of Health Care For All (HCFA) to complete the process. HCFA is a free service that can assist you with completing an online application online and with follow-up and resolution of problems. Many families find it is more convenient to rely on the expertise of HCFA to manage this process for them. HCFA can be reached at 1-800-272-4232. If you decide to complete your paperwork on your own, here are the steps you must follow:

STEP 1: Begin by completing the general MassHealth Application

The initial application for MassHealth CommonHealth is the same application as the general application for MassHealth. If your income is above a certain amount, you may receive a letter stating your child is denied because your income is too high. Don't worry. All this means is that your child does not qualify for MassHealth Standard. Once you have completed the additional forms to document your child's disability, described below, your application will be forwarded for a disability review to determine eligibility for MassHealth CommonHealth.

- Go to the [MassHealth](http://www.mass.gov/eohhs/gov/departments/masshealth/) website (www.mass.gov/eohhs/gov/departments/masshealth/). Fill out a form "[Massachusetts Application for Health and Dental Coverage and Help Paying Costs](#)" (ACA-3). This can be done ONLINE or OVER THE PHONE.
- If you have questions or need help filling out the ACA-3, call Mass Health Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

CHECKLIST for STEP ONE

- ◇ ACA-3 Application – completed online or over the phone
 - Be sure to answer "yes" to the question: "Does the person have a potential disability (PDI)?"
- ◇ Mail or fax these documents (in support of your application) to MassHealth at the address/fax number below:
 - Proof of family incomeⁱ
 - Proof of citizenshipⁱⁱ
 - Proof of identityⁱⁱⁱ

Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780
FAX: 857-323-8300

Note: It is *not* recommended that you submit the ACA-3 application by paper (through the mail), as it may take several weeks to process.

- ◇ Keep a copy of your entire application package for your record

STEP 2: Additional information required to apply for MassHealth CommonHealth

- **Fill out the MassHealth Disability Supplement, which is described below.**

MassHealth sends this information to UMass/Disability Evaluation Service. They will review your child's disability request for Mass Health. The disability review process can take up to 90 days. To speed up this process, be sure to request the Disability Supplement at the same time as you get the MassHealth application (ACA-3).

[MassHealth Child Disability Supplement](#) (or, if your child is 18 or older, the [MassHealth Adult Disability Supplement](#)^{iv})

- Pick the appropriate one of the two Disability Supplement forms, depending on your child's age (under 18 or 18 or older). The form tells the review office about your child's medical and mental health providers, daily activities, and educational background. Also, if you have any of the following, make a copy and include with the application:
 - Your child's medical records;

- Individualized Family Services Plan (IFSP);
 - Individualized Educational Plan (IEP), testing; or
 - Other records that describe your child's condition(s)
- ALSO, complete the [MassHealth Medical Records Release Form](#) for EACH health provider (or educator) who has information about your child's disability.

This form can be found with the Disability Supplement application. It gives the Disability Evaluation Services Unit permission to contact your child's health provider(s) for more information about your child's medical condition(s). This information helps MassHealth decide if your child is disabled under state and federal law. **Fill out a separate release form for each health provider.** If your child is in Early Intervention or has an IEP or 504 plan at school, also fill out a release form for these providers/teachers. Be sure to sign each form.

Mail the completed application and copies of all of the above to:

Disability Evaluation Services / UMASS Medical
DES P.O. Box 2796
Worcester, MA 01613-2796

If you need help filling out these forms, you can call the UMass/Disability Evaluation Services Help Line at 1-888-497-9890. After you have sent in this information, a staff member from the UMass/Disability Evaluation Service may contact you if more information is needed.

- Follow-up with your child's medical or mental health providers
 - Make sure your child's medical or mental health providers have responded to the UMass/Disability Evaluation Service's request(s) for information about your child.

COMBINED MASSHEALTH + COMMONHEALTH CHECKLIST (STEPS 1 and 2)

- ◇ ACA-3 Application – completed online or over the phone
- ◇ Documents to mail or fax to MassHealth to apply for MassHealth
 - Proof of family income
 - Proof of citizenship
 - Proof of identity
- ◇ Documents to mail or fax to MassHealth in support of MassHealth CommonHealth disability status
 - Filled out MassHealth Child Disability Supplement or Adult Disability Supplement
 - Filled out MassHealth Medical Records Release Form(s) – be sure to sign all release forms included in the application
 - Copies of records that describe your child's condition, such as medical records, an Individualized Educational Plan (IEP), an Individualized Family Services Plan (IFSP), and psychological testing results.
- ◇ Keep a copy of your entire application package for your records.

Step 3: Third Party Liability Form (TPL)

- After your child has been approved for CommonHealth, also complete the TPL ([Third Party Liability](#)) form, which confirms to MassHealth that you have the required primary or employer-sponsored health insurance.
- Return the form by mail or fax to the address/phone number listed at the bottom of the Third-Party Liability form.

Once TPL is confirmed, benefits through the Mass Behavioral Health Partnership (MBHP) will be added to the CommonHealth plan. In this way, your child can access ABA.

ⁱ Provide a copy of two recent pay stubs. You do not have to send proof of social security or SSI income. If you have questions, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

ⁱⁱ See "U.S. citizenship/national status and identity requirements for MassHealth/Commonwealth" found in the MassHealth Member Booklet on Page 28. You only need to send proof of citizenship for the family member who is applying to MassHealth. If you still have questions, call Mass Health Customer Service at 1-800-841- 2900 (TTY: 1-800-497-4648).

ⁱⁱⁱ For youths between 18 and 21 years old certain work requirements may apply. Click link for more information or see "MassHealth CommonHealth" found in the MassHealth Member Booklet on Page 10. If you still have questions, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

The current version of this fact sheet and other important information can be found at our website, <http://massairc.org/>.



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