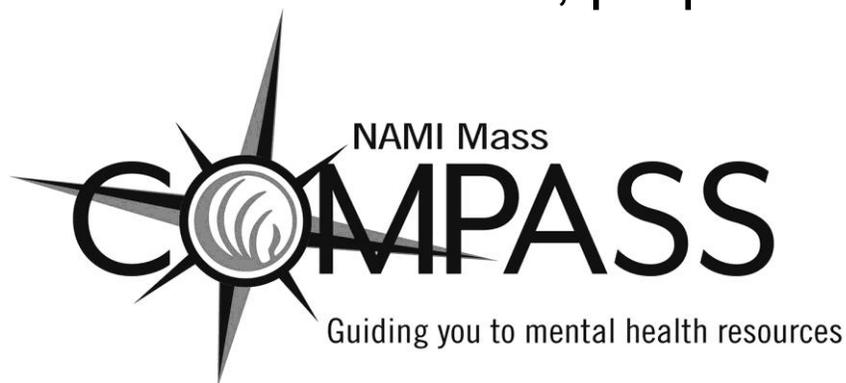


Getting the Most out of Your MassHealth

A guide to state and community
healthcare resources, prepared by



Contact COMPASS at **800-370-9085** for more information

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Contents:

- Part 1: Overview of MassHealth Coverage Types, Eligibility, and Services
.....(Pages 2-3)**
- Part 2: Special Programs and Benefits for MassHealth Members
.....(Pages 3-5)**
- Part 3: Applying for MassHealth(Page 5)**
- Part 4: Other Massachusetts Health Insurance Options..... (Page 6)**
- Part 5: Other Health Care Resources..... .(Page 6-7)**
- Part 6: Finding Help..... .(Pages 7-9)**

Part 1: Overview of MassHealth Coverage Types, Eligibility, and Services

MassHealth Standard

MassHealth Standard is comprehensive health insurance for low-income Massachusetts residents. A person may be eligible for MassHealth Standard if they meet income guidelines and are:

- a parent or adult caretaker living with children younger than age 19
- younger than age 20
- disabled (including those with SSI, SSDI, or EAEDC benefits or Medicare)
- younger than age 65 and are eligible for services from the Department of Mental Health

MassHealth Standard provides comprehensive coverage for eligible people. All MassHealth Standard members have access to inpatient and outpatient health care, medical services, testing, equipment and supplies, and some dental services. MassHealth also covers specialty services like:

- prescription drug coverage for individuals without Medicare
- **mental health and substance use treatment for children and adults**
- **personal care attendant services**
- **transportation services**
- **adult foster care and adult day health care**

MassHealth Standard members who also have Medicare are eligible for these additional services:

- **the OneCare program**
- **prescription coverage through the Extra Help program**
- payment of Medicare Part B premiums, and copays, coinsurance, and deductibles

For more information about MassHealth Standard, visit:

<http://www.mass.gov/eohhs/consumer/insurance/masshealth-coverage-types/masshealth-standard.html>.

MassHealth CommonHealth

MassHealth CommonHealth is health insurance for disabled adults and children who are not eligible for MassHealth Standard due to income limits.

MassHealth CommonHealth provides coverage similar to MassHealth Standard. CommonHealth members who also have Medicare are eligible for additional services:

- **the OneCare program**
- **prescription coverage through the Extra Help program**

For more information about MassHealth CommonHealth, visit:

<http://www.mass.gov/eohhs/consumer/insurance/masshealth-coverage-types/masshealth-commonhealth.html>.

MassHealth CarePlus

MassHealth CarePlus offers a broad range of health care benefits to low-income adults, ages 21 to 64, who are not otherwise eligible for MassHealth Standard.

All MassHealth CarePlus members have access to inpatient and outpatient health care, medical services, testing, equipment and supplies, dental services. CarePlus members also are eligible for prescription drug coverage, mental health and substance use services, and transportation services.

For more information about MassHealth CarePlus, visit:

<http://www.mass.gov/eohhs/consumer/insurance/masshealth-coverage-types/masshealth-careplus.html>.

Other MassHealth Coverage Types

MassHealth offers several other coverage types for people who are ineligible for MassHealth Standard, CommonHealth, or CarePlus. These include Small Business Employee Premium Assistance, Family Assistance, and Limited. Visit the MassHealth website for more information on these plans:

<http://www.mass.gov/eohhs/consumer/insurance/masshealth-coverage-types/masshealth-coverage-types.html>.

Part 2: Special Programs and Benefits for MassHealth Members

Mental Health & Substance Use Treatment for Adults

for adults with MassHealth Standard, CommonHealth, and CarePlus

MassHealth covers a selection of behavioral health services. For adults with substance use issues, MassHealth will cover methadone treatment programs, inpatient substance abuse detoxification and treatment programs, outpatient counseling services, and special services for women who are pregnant and people with co-occurring mental health and substance use disorders.

MassHealth also covers a variety of mental health services, including inpatient hospitalization, partial hospitalization and day treatment programs, medication management, urgent outpatient services, and individual, group and family therapy. Adult MassHealth members also have access to **Community Support Programs** and **Emergency Service Programs**.

Mental Health & Substance Use Treatment for Children

for children with MassHealth Standard, CommonHealth, and Family Assistance

MassHealth also covers behavioral health services for children with emotional or behavioral issues, substance use, and psychiatric and developmental disorders. This may include inpatient hospitalization, community-based acute treatment, outpatient therapy and medication management, outpatient substance use services, and Applied Behavior Analysis and other specialized services for children with developmental disabilities. Child MassHealth members also have access to **Community Support Programs**, **Emergency Service Programs**, and services through the **Children's Behavioral Health Initiative**.

Community Support Programs

for adults and children with MassHealth Standard and CommonHealth

The Community Support Program is an intense, short-term program for people with a long history of psychiatric or substance use disorders. The goal of the program is to enhance the person's quality of life and prevent the need for future in-patient care. Services are flexible to meet individual need, and may include symptom management, help with daily living skills, social skills, and leisure skills, service coordination and resource management, and access to crisis services. Some Community Support Programs are tailored to the needs of people experiencing chronic homelessness. Both children and adults may be eligible for the Community Support Program, but children may be better served by the Children's Behavioral Health Initiative (CBHI).

Emergency Service Programs (ESPs)

for children and adults with all MassHealth plans

Emergency Service Programs (ESPs) provide crisis assessment, intervention, and stabilization services for people who are experiencing a mental health or substance use crisis. **The goal of Emergency Service Programs is to keep people out of the hospital and in the community whenever possible.** Services may include short-term counseling and medication management, access to peer support, and linkage to other community services and resources. Mobile crisis intervention services may be provided for up to 72 hours for children under age 21. Adults age 18 and over may also have access to community crisis stabilization, which includes short-term respite and care coordination. Services are available 24 hours a day, 7 days a week, 365 days a year. To find the Emergency Service Program serving your area, call **1-877-382-1609 and enter your zip code**. For additional information and Emergency Service Program by location, see:

<https://www.masspartnership.com/pdf/ESPflyerprovidersandcollaterals.pdf>.

Children's Behavioral Health Initiative (CBHI)

for children with MassHealth Standard and CommonHealth

The Children's Behavioral Health Initiative (CBHI) is designed to improve behavioral health care for children who have MassHealth coverage. The system gives parents more control over their children's care, provides care coordination, and brings services to the child's home or community. **CBHI services include Intensive Care Coordination, In Home and Outpatient Therapy, In Home Behavioral Services, Therapeutic Mentoring, Family Support and Training,** and Mobile Crisis Intervention. For additional information on CBHI visit the MassHealth website at: <http://www.mass.gov/masshealth/cbhi>.

Transportation Services

for children and adults with MassHealth Standard, CommonHealth, and CarePlus

MassHealth provides non-emergency transportation services to and from a healthcare appointment for any MassHealth-reimbursable service. This service is available for people who are not able to access public transportation, due to distance or disability, and do not have private means of transportation. To receive non-emergency transportation, your provider must complete a "**Prescription for Transportation**" form - called a **PT-1**. You can find more information about MassHealth transportation services and other transportation options at

<http://www.mass.gov/eohhs/gov/commissions-and-initiatives/hst/>.

Adult Foster Care/Adult Family Care

for children and adults with MassHealth Standard or CommonHealth

Adult Foster Care (AFC), also called Adult Family Care, is a program for elderly and disabled adults, age 16 and older, who cannot live alone safely. With AFC, members live with paid caregivers who provide daily care. Caregivers may be family members or non-family members.

The program is for adults who need daily help with personal care, but want to live in a family setting rather than in a nursing home or other facility. The caregiver provides meals, companionship, personal care assistance, and supervision. Caregivers may be individuals, couples, or larger families, and receive ongoing support, training, and assistance.

Group Adult Foster Care/Group Adult Family Care

for adults with MassHealth Standard or CommonHealth

Group Adult Foster Care is a similar program that provides services in a group residential setting. Services include assistance with activities of daily living and instrumental activities of daily living, other personal care, and case management. Group Adult Foster Care is open to elderly and disabled adults, age 22 and older, who cannot live alone safely.

OneCare

for adults with MassHealth Standard or CommonHealth and Medicare

OneCare is a health insurance program for people who have MassHealth and Medicare. It is designed to help people stay in their community and improve their quality of life. OneCare provides coverage for all medically-necessary services that are covered by MassHealth Standard or Medicare. It also covers additional supports and services like homemaker and chore services, care transitions assistance, mental health peer support and navigation, home modifications, and more.

Each OneCare member is assigned a Care Coordinator helps manage your physical, mental health, and substance abuse service needs so you can get the care that's right for you. You can also get help with accessing long-term services and supports. For more information, visit the OneCare website at: <http://www.mass.gov/eohhs/consumer/insurance/one-care/>.

Part 3: Applying for MassHealth

Even if you have Medicare or private health insurance, you may still be able to get free or low-cost health insurance through MassHealth, or help paying your premiums and out-of-pocket costs. Many MassHealth coverage types provide coverage for services and programs beyond what is offers by other insurance providers.

Most people can apply for MassHealth online, by mail, or in person. The MassHealth application should also be used by people applying for the Children's Medical Security Plan and Health Safety Net. People who are age 65 and older, who need long-term care services in a facility, or who want help with paying for Medicare premiums can apply by mail or in person only.

You can find help apply for MassHealth at a **MassHealth Enrollment Center**, a **Community Health Center**, or **Independent Living Center**. You can find more information about applying for MassHealth at: <http://www.mass.gov/eohhs/consumer/insurance/apply-for-health-coverage/>.

Part 4: Other Massachusetts Health Insurance Options

Health Safety Net

health care and medical bill assistance for Massachusetts residents

The Health Safety Net is a program for Massachusetts residents with low and medium income who:

- are not eligible for health insurance
- have insurance that does not cover all medically necessary services
- cannot afford to buy health insurance

The Health Safety Net is also for residents of all incomes who have extraordinary medical bills they cannot afford to pay.

The Health Safety Net will pay for medically necessary services that are on the list of services covered by MassHealth Standard, as long as the services are provided by community health centers or acute care hospitals. The Health Safety Net will also pay for dental services. For individual with other health care coverage, including Medicare, the Health Safety Net will also pay for co-pays, coinsurance, and deductibles.

For people who are applying based on income, the application process is the same as applying for MassHealth coverage. People who are applying for medical bill payments, children aged 19 and under who need confidentiality, and abused or battered adults and children must file a Special Circumstances Application. For more information, visit: <http://www.mass.gov/eohhs/consumer/insurance/more-programs/health-safety-net/>

The Massachusetts Health Connector

state health insurance marketplace

The Massachusetts Health Connector is the state health insurance marketplace that makes shopping for affordable health and dental coverage easier for Massachusetts individuals, families, and small businesses. People who are not eligible for MassHealth coverage can find health insurance through the Connector. For more information, visit the Connector website at: <https://www.mahealthconnector.org/>.

Part 5: Other Health Care Resources

Prescription Advantage

prescription assistance for disabled adults and the elderly

Prescription Advantage is a state-sponsored prescription drug insurance plan for Massachusetts residents who are elderly or disabled. For people on Medicare, Prescription Advantage helps pay Part D Prescription Drug Plan costs. For people not on Medicare, the program provides primary prescription drug coverage. For more information about Prescription Advantage, visit: <http://www.mass.gov/elders/healthcare/prescription-advantage/>.

Extra Help

prescription assistance for disabled adults and the elderly

Extra Help is a program through the Social Security Administration (SSA) that helps people who are eligible for Medicare pay for prescription drug plan costs. To qualify for Extra Help, a person must be receiving Medicare and have limited resources and income. To find out more about Extra Help, visit the Social Security Administration's website at: <https://www.ssa.gov/medicare/prescriptionhelp/>.

Catastrophic Illness in Children Relief Fund

medical bill assistance for families with disabled children

The Catastrophic Illness in Children Relief Fund (CICRF) helps families bear the excessive financial burdens associated with the care of children with disabilities, including those with emotional and behavioral disabilities. **The Fund is designed to act as a safety net for families who have excessive expenses related to a child's medical needs.** The family may be responsible for these expenses due to a lack of insurance or dependent coverage, expenses that are greater than the maximum benefit allowed by their insurance company, pre-existing conditions, co-payments, and other expenses that are not covered by insurance. For more information, visit: <http://www.mass.gov/cicrf/>.

Community Health Centers

free or low-cost medical, mental health, and dental services, and MassHealth application assistance

Community health centers provide primary, preventive and dental care, as well as mental health, substance abuse and other community-based services to anyone in need regardless of their insurance status or ability to pay. They also help people enroll in MassHealth and other insurance coverage that they may be eligible for. You can find a community health center in your area by using this database: <http://www.massleague.org/findahealthcenter/index.php>.

Part 6: Finding Help

Assistance from MassHealth

information about MassHealth and assistance with applications

You can contact the MassHealth Member Customer Service Center for questions about MassHealth eligibility, benefits, and services, including any MassHealth programs mentioned in this handout. You can contact or visit a MassHealth Enrollment Center. They can be reached Monday through Friday, from 8:45 am to 5 pm, at **1-888-665-9993**. A list of locations can be found online, at: <http://www.mass.gov/eohhs/gov/departments/masshealth/contact-masshealth.html>.

NAMI Mass COMPASS

information, education, and referral for accessing community supports and services

The NAMI Mass COMPASS is operated by peers and family members who personal experience navigating the mental health system. COMPASS Navigators are available to answer a wide range of questions, and refer people to NAMI support and education programs and other community resources - including MassHealth. COMPASS can be reached Monday through Friday, 9 am to 5 pm, at **617-704-6264** or **1-800-370-9085**. You can also fill out our online contact form, at: <http://namimass.org/resources/compass>.

Health Care For All (HCFA) HelpLine

call for questions about health insurance, especially MassHealth

Health Care For All (HCFA)'s HelpLine is a free resource to answer your questions about health insurance in Massachusetts and troubleshoot issues with state programs, including MassHealth. The HelpLine is open from 9:00 am to 5:00 pm, Monday through Friday. It is available by calling **1-800-272-4232**. You can also ask questions by e-mail form on their website, at <https://www.hcfama.org/helpline>.

SHINE (Serving the Health Insurance Needs of Everyone)

call for questions about Medicare, and Medicare and MassHealth

SHINE (Serving the Health Insurance Needs of Everyone) is a health insurance assistance program that provides information and assistance to Massachusetts residents who have Medicare. Shine assists elders and people with disabilities in understanding their Medicare and MassHealth benefits and other health insurance options. SHINE counselors are located through the state, and are available to meet with people in-person or by telephone or email. You can find your local SHINE program by calling **1-800-243-4636** or visiting: <https://www.800ageinfo.com>.

Massachusetts Family Voices Family-to-Family Health Information Center

call for questions about accessing health care benefits for children, including through MassHealth

The Family-to-Family Health Information Center provides free, confidential assistance to families raising children with special health needs, including emotional and behavioral health needs. Their services include assistance obtaining health care, public benefits and other health care financing options, and referrals to programs designed to help children with special health needs remain in the community. The Family-to-Family Health Information Center can be reached by contacting the **Federation for Children with Special Needs** at **1-800-331-0688**. You can also access resources, webinars, and other tools on their website, at <http://fcsn.org/mfv/>.

OneCare Ombudsman

information and advocacy for people with OneCare

The OneCare Ombudsman is an independent program that helps individuals, their significant others, and representatives address concerns or conflicts that may interfere with their enrollment in OneCare or their access to OneCare benefits and services. They can be reached Monday through Friday, 9 am to 4 pm, at **1-855-781-9898**. More information can be found on their website, at <http://www.onecareombuds.org/>.

Massachusetts Information and Education Substance Abuse Helpline

call for about accessing substance use services

The Massachusetts Information and Education Substance Abuse Helpline is a Massachusetts resource providing **free and anonymous information and referral for alcohol and other drug abuse problems** and related concerns. They are committed to linking consumers with comprehensive, accurate, and current information about treatment and prevention services throughout Massachusetts. The Helpline is available Monday through Friday, 8 am to 10 pm and Saturday and Sunday, from 9 am to 5 pm, by calling **1-800-327-5050**. You can also use their online resource database, at: <http://helpline-online.com/>.

MCPHS University Pharmacy Outreach Program

prescription information and referral service

MCPHS University Pharmacy Outreach Program is a community service program that provides a comprehensive review of your medications and prescription drug coverage. They provide information about accessing affordable prescription drug programs through Medicare, as well as medication assistance options for other uninsured or underinsured residents of Massachusetts. They are available Monday through Friday, 8:30 am to 5 pm, by calling 1-866-633-1617.

NeedyMeds

information and referral service for prescription and other health care coverage

NeedyMeds is a non-profit organization that helps people locate assistance programs to help them afford their medications and other healthcare costs. They are available by phone, Monday through Friday, from 9am to 4pm, at **1-800-503-6897**. You can also visit their website for more information: <http://www.needymeds.org/>.

Independent Living Centers

organizations that provide information, support, referral, and advocacy to adults with disabilities

Independent Living Centers (ILCs) are consumer-run organizations that promote independence for people with disabilities of all kinds. ILCs assist individuals with disabilities in achieving their self-identified goals through peer counseling, skills training, advocacy, information, and referral. They can inform people about health insurance and health care programs, and help them complete MassHealth applications. You can find a list of ILCs across the state online, at: <http://www.masilc.org/membership/cils>.

Legal Resource Finder

search engine to find legal assistance

The Legal Resource Finder provides contact information for legal aid programs and other organizations that offer free or low-cost legal representation, including for cases involving MassHealth and other health care programs. It will also give you links to legal information and self-help materials. It can be accessed online, at: <http://www.masslegalservices.org/findlegalaid>.

MassOptions

information, referral, and advocacy for children and adults with disabilities

MassOptions connects older adults, individuals with disabilities, and their caregivers with agencies and organizations that can best meet their needs. You can contact by phone, at **1-844-422-6277**. You can also visit their website for information about programs for people with disabilities at: <https://www.massoptions.org>