

Senior Guide

to Health Care Coverage



Commonwealth of Massachusetts
Executive Office of Health and Human Services
MassHealth | Massachusetts Health Connector

July 2017

This guide is for seniors and for persons of any age needing long-term-care services.

MassHealth Disability Accommodation Ombudsman

MassHealth has an ombudsman to help members and applicants with disabilities get the accommodations they need. This office can also provide personal assistance by explaining MassHealth processes and requirements, and helping you fill out forms over the telephone. People who are deaf, hard of hearing, or speech disabled can call on VRS or by TTY. You can always get help in person at a MassHealth Enrollment Center (MEC).

MassHealth can provide personal assistance by telephone or e-mail and can provide some publications in the following formats:

- large print;
- electronic; and
- braille.

MassHealth Disability Accommodation Ombudsman

100 Hancock Street, 6th floor

Quincy, MA 02171

ADAaccommodations@state.ma.us

Attention Non-U.S. Citizens!

Important information you need to know about applying for MassHealth Limited and the Health Safety Net can be found on page 3.

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INTRODUCTION

Senior Guide to Health Care Coverage: A guide for seniors and for persons of any age needing long-term-care services

MassHealth, the Massachusetts Health Connector, and the Health Safety Net provide a wide range of medical and other benefits. These programs are authorized by state and federal law.

This Guide is for Massachusetts residents who are

- 65 years of age or older and living at home; or
- any age and are in or are waiting to go into a long-term-care facility; or
- eligible under certain programs to get long-term-care services to live at home; or
- applying for Health Connector plans.

This Guide may **not** be for you if you are

- disabled and working 40 hours or more a month; or
- currently working and have worked at least 240 hours in the six months immediately before the month of application; or
- a parent or a caretaker relative* of children under 19 years of age; or
- applying for certain disabled, immigrant children under 19 years of age who live in nursing homes or other long-term-care facilities.

* A caretaker relative is an adult who is living with and related to the children under 19 years of age, and who is the main caregiver of the children because neither parent of the children is in the home.

Call us at 1-800-841-2900 (TTY: 1-800-497-4648) to find out if another booklet, the Member Booklet, is for you.

Please keep this guide.

It has important information you may want to look up after you apply for MassHealth and while you are a MassHealth member. It gives general information about

- applying for MassHealth, Health Connector plans, or the Health Safety Net if you are a senior living at home,
- applying for MassHealth if you are in or are waiting to go into a long-term-care facility or need long-term-care services at home,
- eligibility rules including income and asset standards,
- U.S. citizen/national status and identity verification requirements*,
- immigration information for non-U.S. citizens (See Section 9 for information about immigration status and eligibility for benefits.),
- the MassHealth coverage types,
- some of the services and benefits available under each coverage type,
- how to get MassHealth services and benefits,
- when your coverage begins,
- how accident and estate recovery rules affect you as a MassHealth member,
- real estate liens,
- your rights and responsibilities, and
- where to get help.

* See Section 9 for a list of acceptable documents to prove U.S. citizenship/national status and identity.

This guide is intended only as a handy reference and does not give complete information about the eligibility rules or benefits under MassHealth, Health Connector plans, and the Health Safety Net.

These details can be found in the MassHealth regulations at 130 CMR 515.000 through 522.000, 450.000, 610.000, the Health Safety Net regulations at 101 CMR 613.00, and the federal regulations for Health Connector programs at 45 CFR 155.305 through 155.430.

The information in this guide reflects income standards in effect on March 1, 2017, and the rules effective on January 1, 2017.

What U.S. citizens/nationals need to know about applying for MassHealth, the Health Safety Net, or Health Connector plans

Verification of U.S. citizenship/national status and identity is required for all U.S. citizens/ nationals applying for MassHealth and Health Connector plans. Verification of identity is required for all individuals applying for the Health Safety Net. See Section 9 for more information about proof of U.S. citizenship/national status and identity.

If you need to provide a form of proof, the most common types of proof for both U.S. citizenship/ national status and identity are a U.S. passport, a Certificate of U.S. Citizenship, a Certificate of U.S. Naturalization, or a document issued by a federally recognized American Indian tribe showing membership or enrollment in, or affiliation with, this tribe. U.S. citizenship/national status may also be proved with a U.S. public birth certificate or a Report of Birth Abroad of a U.S. Citizen. Identity may also be proved with a state driver's license containing the individual's photo, a government-issued identity card containing the individual's photo, or a U.S. military ID card. For more detailed information about proving citizenship and identity, see Section 9. We may be able to prove your identity through the Massachusetts Registry of Motor Vehicles records if you have a Massachusetts driver's license or a Massachusetts ID card. Once you give us proof of your U.S. citizenship/national status and identity, you will not have to give us this proof again. You must give us proof of identity for all household members who are applying. Seniors and disabled persons who get or can get Medicare or Supplemental Security Income (SSI), or disabled persons who get Social Security Disability (SSDI) do not have to give proof of their U.S. citizenship/ national status and identity. A child born to a mother who was getting MassHealth on the date of the child's birth does not have to give proof of U.S. citizenship/national status and identity. (See Section 9 for complete information about acceptable forms of proof.)

For help getting forms of proof, like a Massachusetts birth record or information about how to get a birth record from another state, please call us at 1-800-841-2900 (TTY: 1-800-497-4648).

What non-U.S. citizens need to know about applying for MassHealth or Health Connector plans

To get the type of health care that gives the best coverage, satisfactory immigration status for each household member who is applying must be proved.

We will perform information matches with federal and state agencies to prove immigration status. If electronic data sources are not able to prove an individual's declared information, we will ask for additional documentation. We will send a Request for Information notice that will list all the required forms of proof and the deadline for submitting them. Immigration status information is in Section 9, or go to the MassHealth website at www.mass.gov/masshealth.

What non-U.S. citizens need to know about applying for MassHealth Limited and the Health Safety Net

Non-U.S. citizens who are not eligible for a social security number (SSN) or do not have documentation of their immigration status may still qualify for MassHealth Limited or the Health Safety Net. However, they do have to give us

- proof of their income; and
- proof of identity to be eligible for the Health Safety Net.

Non-U.S. citizens do not have to submit their immigration documents with the application if they are applying only for their children, but are not applying for any health coverage for themselves.

If individuals do not have pay stubs or tax records, they can prove what their income is in other ways, like giving us a signed statement from their employer containing the gross (before taxes and deductions) pay and hours worked.

Applications and the information on them will be kept confidential. This means that

- names and addresses will not be sent to immigration enforcement officials; and
- we will not match information with other agencies if individuals do not have social security numbers.

What visitors need to know about applying

Individuals who are not Massachusetts residents are not eligible for MassHealth or other health care benefits that are funded by the Commonwealth of Massachusetts. If you are visiting Massachusetts for personal pleasure, such as for vacation, or for the purposes of receiving medical care in a setting other than a nursing facility, you do not meet residency requirements for MassHealth. A list of free and low-cost legal services is available on the MassHealth website at www.mass.gov/masshealth. If you would like this list in print form, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

SECTION I

Applying for MassHealth, the Massachusetts Health Connector, or the Health Safety Net – for Seniors Living at Home Including Persons Needing Long-Term-Care Services While Living at Home

If you are over 65 or in long-term care, you are not required to enroll in a managed care organization (MCO) plan or a Primary Care Clinician (PCC) plan. You receive your MassHealth benefits on a fee-for-service basis by using MassHealth providers, unless you choose to enroll in an MCO plan, a PCC plan, Senior Care Options (SCO), or the Program for All Inclusive Care for the Elderly (PACE).

Home- and community-based services waiver members under the age of 65, or members in the Kaileigh Mulligan Program, may choose to enroll in an MCO or PCC plan. If this applies to you, please go to that section of this guide for details. (The Kaileigh Mulligan Program is on page 9, and the home- and community-based services waiver program is on page 10.)

Information about MassHealth or the Health Safety Net for Seniors Living at Home

This section gives general information about the MassHealth eligibility rules for persons who are 65 years of age or older, live at home, and generally do not need long-term-care services. It also gives information about how to apply for MassHealth or the Health Safety Net. If you are not eligible for MassHealth, you may be eligible for the Health Safety Net, which has different eligibility rules. For more information about the Health Safety Net, see Section 5 in this guide.

You may also qualify to buy a health or dental insurance plan through the Massachusetts Health Connector, if you meet the following requirements:

- you are a resident of Massachusetts,
- you are a U.S. citizen/national or are lawfully present in the United States, and
- you are not in prison.

Health coverage through the Massachusetts Health Connector is not MassHealth. If you have Medicare you will not be eligible for any cost sharing or tax credits, and you cannot purchase a health plan through the Health Connector unless you were enrolled in a Health Connector plan when you became eligible for Medicare. The only time you should apply for Health Connector programs if you have Medicare, is if you are not enrolled in Medicare yet but would have to pay for your Medicare Part A premiums. In this case, you may be eligible for a Health Connector Plan.

If you are in or are waiting to go into a long-term-care facility, read Section 2 of this guide, “Applying for MassHealth—for Persons in or Waiting to Go into a Long-Term-Care Facility.”

General Eligibility Rules

To decide if you can get MassHealth, we look at your income and assets and, in some cases, your immigration status.

Residency

You must be a resident of Massachusetts to get MassHealth or other health care benefits that are funded by the Commonwealth of Massachusetts. Unless otherwise specified in the MassHealth regulations, you are a resident of Massachusetts if you:

- live in Massachusetts and either intend to reside in Massachusetts, with or without a fixed address or have entered Massachusetts with a job commitment or seeking employment. This means you must actually live in Massachusetts and are not temporarily visiting the state.
- If you are visiting Massachusetts for personal pleasure, such as for vacation, or for the purposes of receiving medical care in a setting other than a nursing facility, you do not meet residency requirements for MassHealth.

An individual's residency will be considered proven if the individual has self-declared to being a Massachusetts resident, and the residency has been confirmed by electronic data matching with federal or state agencies, or information services, or the individual has provided any of the following documents:

- A copy of the deed and record of the most recent mortgage payment (if the mortgage was paid in full, a copy of the property tax bill from the most recent year)
- A current utility bill or work order dated within the past 60 days
- A statement from a homeless shelter or homeless service provider
- School records (if school is private, additional documentation may be requested)
- Nursery school or day care records (if school is private, additional documentation may be requested)
- A Section 8 agreement
- A homeowners' insurance agreement
- Proof of enrollment of custodial dependent in public school
- A copy of the lease AND record of the most recent rent payment
- If you cannot give us any of the documents listed above, you may submit an affidavit supporting residency and stating you are not visiting Massachusetts for personal pleasure (i.e. vacation) or for purposes of receiving medical care in a setting other than a nursing facility signed under the pains and penalties of perjury.

Social Security Numbers

You must give us a social security number (SSN) or proof that one has been applied for for every

household member who is applying, unless one of the following exceptions applies.

- You or any household member has a religious exemption as described in federal law.
- You or any household member is eligible only for a nonwork SSN.
- You or any household member is not eligible for an SSN.

Income Rules

MassHealth compares your monthly income before deductions to certain limits that are set by law. These limits are based on a percentage of the federal poverty level, and may increase each year. The income limits are included in the MassHealth Income and Asset Chart on page 8. If you are married and live with your spouse, we count both of your incomes in deciding if you can get MassHealth.

To determine the amount of your income, we look at the amount of your social security, pension, and other nonwork-related income (before deduction of your Medicare premium, taxes, or other deductions).

If you have income from working, we allow certain deductions. (Generally, we count only about half of your monthly income from working before deductions.)

Income Rules—the Deductible

If your income is too high to get MassHealth Standard*, Family Assistance, or Limited, you will have a deductible. We can tell you how to get MassHealth by meeting your deductible.

The deductible is the total amount of your monthly income that is greater than MassHealth's income limits over a six-month period.

To meet your deductible, you must have medical bills that equal or are greater than the amount of your deductible. You may use medical bills for you and your spouse. MassHealth will not pay for these medical bills—they are your responsibility. Also, the bills you use cannot be for services that are covered by other insurance that you or your spouse may have.

* Also, see Section 3, "Special Income Eligibility Rules under MassHealth Standard—for Persons Aged 65 or Older Needing Personal-Care-Attendant Services to Live at Home."

Modified Adjusted Gross Income (MAGI)

For community applicants under 65 years of age, MAGI methodology is used to calculate income.

Financial eligibility is based on Modified Adjusted Gross Income (MAGI). MAGI is the income reported on line 22 on the personal 1040 income tax return after the deductions from lines 23-35 have been deducted. Then tax-exempt interest, foreign earned income exclusions, and tax-exempt social security are also added back in.

Countable Income —MAGI

- MAGI methodology includes earned income, such as wages, salary, tips, commissions, and bonuses.
- MAGI methodology does not count pre-tax contributions to salary reduction plans (up to the IRS limits) for payment of dependent care, transportation, and certain health expenses
- Self-employment income is included in adjusted gross income, but the tax code allows deductions for various business-related travel and entertainment expenses (up to a limit), and business use of a personal home. If the deductions exceed the income earned from self-employment, the losses can be used to offset other income.
- An amount received as a lump sum is counted as income only in the month received. Exception: for plans through the Health Connector, income received as a lump sum is countable for the year in which it is received.

Deductions —MAGI

The following are allowable deductions from countable income when determining MAGI: alimony paid; student loan interest; educator expenses; certain business expenses of reservists, performing artists, or fee-based government officials; health savings account deduction; moving expenses; deductible part of self-employment tax; contribution to self-employed SEP, SIMPLE, and qualified plans; self-employed health insurance deduction; penalty on early withdrawal of savings, Individual Retirement Account (IRA) deduction; higher education tuition and fees; and domestic production activities deduction.

Noncountable Income —MAGI

- Scholarships, awards, or fellowship grants used for education purposes and not for living expenses*
- Distributions to American Indians and Alaska Natives (AI/AN)*
- Child support received

- Income received by a Transitional Assistance to Families with Dependent Children (TAFDC), Emergency Aid to the Elderly, Disabled and Children (EAEDC), or Supplemental Security Income (SSI) recipient
- Certain sheltered workshop earnings
- Nontaxable federal veterans' benefits
- Certain income-in-kind
- Certain room and board income derived from persons living in the applicant's or member's principal place of residence
- Any other income that is excluded by federal laws other than the Social Security Act
- Income received by an independent foster care adolescent

* Exception: for plans through the Health Connector, income received is countable income.

The symbols below are used in the MassHealth Income and Asset Chart on the next page.

★ *Even if your income is over this limit, you may still be eligible for MassHealth Standard if you lost your eligibility for Supplemental Security Income (SSI) because of an increase in your social security check.*

◆ *Even if your income is over this limit, you may still be eligible for MassHealth Standard if you are 65 years of age or older and need personal-care-attendant services. See Section 3.*

▲ *This figure is in effect as of March 1, 2017.*

The Federal Poverty Level (FPL) Chart can be found on the inside back cover. For the most up-to-date charts, go to www.mass.gov/masshealth/eligtables.

The services or benefits that are available under the MassHealth coverage types— Standard, Family Assistance, Limited, Senior Buy-In, and Buy-In—are described in Section 6.

MASSHEALTH INCOME AND ASSET CHART

Eligibility Guidelines for Individuals

IF YOUR MONTHLY INCOME IS...

at or below \$1,025 ★◆▲

(See “Income Rules—the Deductible” on page 6.)

- ✓ AND your assets are at or below \$2,000
- ✓ AND YOU ARE a U.S. citizen/national, a lawfully present immigrant, or a certain noncitizen who is not lawfully present
- ✓ THEN YOU MAY BE ELIGIBLE for payment of a wide range of medical benefits under MassHealth Standard or Family Assistance

 FILL OUT a Senior Application.

IF YOUR MONTHLY INCOME IS...

at or below \$1,025 ▲

- ✓ AND your assets are at or below \$7,390
- ✓ AND YOU ARE eligible for Medicare
- ✓ THEN YOU MAY BE ELIGIBLE for payment of your nonprescription drug Medicare premiums, copays, and deductibles through MassHealth Senior Buy-In

 FILL OUT a Senior Application.

IF YOUR MONTHLY INCOME IS...

at or below \$1,025 ▲

(See “Income Rules—the Deductible” on page 6.)

- ✓ AND your assets are at or below \$2,000
- ✓ AND YOU ARE an undocumented noncitizen
- ✓ THEN YOU MAY BE ELIGIBLE for payment of certain emergency medical services under MassHealth Limited

 FILL OUT a Senior Application.

IF YOUR MONTHLY INCOME IS...

below \$1,377 ▲

- ✓ AND your assets are at or below \$7,390
- ✓ AND YOU ARE eligible for Medicare
- ✓ THEN YOU MAY BE ELIGIBLE for payment of your Medicare Part B premiums through MassHealth Buy-In

 FILL OUT a MassHealth Buy-In Application.

Eligibility Guidelines for Married Couples Who Live Together

IF YOUR MONTHLY INCOME IS...

at or below \$1,374 ★◆▲ per couple

(See “Income Rules—the Deductible” on page 6.)

- ✓ AND your assets are at or below \$3,000
- ✓ AND YOU ARE a U.S. citizen/national, a lawfully present immigrant, or a certain noncitizen who is not lawfully present
- ✓ THEN YOU MAY BE ELIGIBLE for payment of a wide range of medical benefits under MassHealth Standard or Family Assistance

 FILL OUT a Senior Application.

IF YOUR MONTHLY INCOME IS...

at or below \$1,374 ▲ per couple

- ✓ AND your assets are at or below \$11,090
- ✓ AND YOU ARE eligible for Medicare
- ✓ THEN YOU MAY BE ELIGIBLE for payment of your nonprescription drug Medicare premiums, copays, and deductibles through MassHealth Senior Buy-In


 FILL OUT a Senior Application.

IF YOUR MONTHLY INCOME IS...

at or below \$1,374 ▲ per couple

(See “Income Rules—the Deductible” on page 6.)

- ✓ AND your assets are at or below \$3,000
- ✓ AND YOU ARE an undocumented noncitizen
- ✓ THEN YOU MAY BE ELIGIBLE for payment of certain emergency medical services under MassHealth Limited.

 FILL OUT a Senior Application.

IF YOUR MONTHLY INCOME IS...

below \$1,847 ▲ per couple

- ✓ AND your assets are at or below \$11,090
- ✓ AND YOU ARE eligible for Medicare
- ✓ THEN YOU MAY BE ELIGIBLE for payment of your Medicare Part B premiums through MassHealth Buy-In

 FILL OUT a MassHealth Buy-In Application.

General Asset Rules

MassHealth looks at the current value of any assets owned by you and compares them to the limits included in the MassHealth Income and Asset Chart on page 8. If you are married and live with your spouse, we count the value of assets owned by you and your spouse.

Countable Assets

Countable assets include, but are not limited to, the value of bank accounts, certificates of deposit, mutual funds, stocks and bonds, and the value of real property, except your home, if it meets eligibility requirements.

Noncountable Assets

Noncountable assets include:

- the home you live in if it is located in Massachusetts, unless you are getting long-term-care services in a long-term-care facility (see Section 2 of this guide).

NOTE: Although we do not count the value of your home, we may claim money from your estate after your death. For more information about estate recovery, see page 32.

- one vehicle for each household
- life insurance policies for both you and your spouse if the total face value for each of you is \$1,500 or less (Face value of term policies is not counted.)
- burial plots
- up to \$1,500 per person for you and your spouse that is specifically set aside for funeral and burial expenses. This amount
 - must be in separate, identifiable accounts; or
 - may be in the form of life insurance policies specifically set up for funeral and burial expenses if the total face value for each of you is \$1,500 or less.
- an irrevocable burial trust or prepaid irrevocable burial contract set up in reasonable amounts for future payment of funeral or burial expenses

Persons Living at Home Needing Long-Term-Care Services

People living at home (children as well as adults) who need more help than family members can give, may be able to get certain long-term-care services to help them live at home, instead of in a long-term-

care facility. MassHealth has three types of programs that allow certain MassHealth Standard members to get these needed long-term-care services at home:

- 1) Kaileigh Mulligan Program (Home Care for Disabled Children);
- 2) PACE (Program of All-Inclusive Care for the Elderly); and
- 3) Home- and Community-Based Services Waiver programs. These programs are briefly explained on the following pages.

Each program has its own eligibility rules (including income and asset rules) that may be different from other MassHealth Standard eligibility rules.

Kaileigh Mulligan Program (Home Care for Disabled Children)

What it is and who it helps

- Allows certain severely disabled children (under 18 years of age) to live at home with their parent(s) and have MassHealth eligibility determined without counting the income and assets of their parent(s)
- Requires that the child's medical needs be severe enough to need a level of care equal to that provided in a hospital or pediatric nursing facility, as determined by MassHealth's Disability Evaluation Service*
- Covers payment for a wide range of medical and nursing care, and certain medical equipment and supplies for the child
- Requires that the cost to MassHealth for these services be not greater than what it would cost for the child to live in a hospital setting or nursing facility
- Sets up a link between the child's family and the Department of Public Health's case management services to follow the child's care

How and where to apply

Generally, referrals are made by Department of Public Health case managers or by the child's hospital social worker who can give you an Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (Senior Application) and help you apply for this program. Call us at 1-800-841-2900 (TTY: 1-800-497-4648) for a Senior Application, and for more information about this program.

Members in the Kaileigh Mulligan Program may choose, but are not required, to enroll in a managed care organization (MCO) plan or a Primary Care Clinician (PCC) plan. You will have MassHealth coverage while you complete your enrollment into a health plan.

A health plan is a group of providers, hospitals, and other professionals who work together to help meet your health care needs. If you enroll in an MCO plan, you will have a 90-day Plan Selection period, when you can change your plan for any reason, followed by a Fixed Enrollment period, when you can only change plans if you meet a certain reason.

If you would like more information about MCO plans or PCC plans, please

- Review the MassHealth Enrollment Guide - to get a copy, go to www.mass.gov/masshealth or call 1-800-841-2900 (TTY: 1-800-497-4648). or
- Call us at 1-800-841-2900 (TTY: 1-800-497-4648), or
- Visit our website at www.mass.gov/masshealth

You will have a new 90-day Plan Selection period every year. MassHealth will send you a new notice at the start of your Plan Selection and Fixed Enrollment periods which will give you more information.

PACE (Program of All-Inclusive Care for the Elderly), also called Elder Service Plan (ESP)

What it is and who it helps

PACE is a program that provides comprehensive medical and social services to people so that they can live in their communities instead of in nursing homes.

A team of health professionals does an assessment of each participant's needs, and develops a plan of total care. Services are usually provided in a PACE center, but may be given in the participant's home or other facility.

PACE is for people who

- are 55 years of age or older,
- live in the service area of a PACE organization,
- are able to live safely in the community,
- are certified by the state as eligible for nursing home care, and
- agree to receive health services exclusively through the PACE organization.

The PACE program is covered by Medicare and MassHealth.

PACE participants receive coordinated care provided by doctors, nurses, aides, therapists, social workers, nutritionists, and other medical and social service providers.

Covered services include: meal delivery, transportation, adult day health, social services, prescriptions*, hospitalizations, and, if necessary, nursing facility placement.

PACE provides a PACE case manager to coordinate the participant's care.

* PACE provides your Medicare prescription drug coverage.

How and where to apply

MassHealth applicants and members may apply for the PACE program. Call us at 1-800-841-2900 (TTY: 1-800-497-4648) for a Senior Application, and for more information about this program.

Home- and Community-Based Waivers

Members under the age of 65 in the home- and community-based waivers programs may choose, but are not required, to enroll in a Managed Care Organization (MCO) plan or a Primary Care Clinician (PCC) plan. You will have MassHealth coverage while you complete your enrollment into a health plan.

A health plan is a group of providers, hospitals, and other professionals who work together to help meet your health care needs. If you enroll in an MCO plan, you will have a 90-day Plan Selection period, when you can change your plan for any reason, followed by a Fixed Enrollment period, when you can only change plans if you meet a certain reason.

If you would like more information about MCO plans or PCC plans, please

- Review the MassHealth Enrollment Guide—to get a copy, go to www.mass.gov/masshealth or call 1-800-841-2900 (TTY: 1-800-497-4648); or
- Call us at 1-800-841-2900 (TTY: 1-800-497-4648); or
- Visit our website at www.mass.gov/masshealth

You will have a new 90-day Plan Selection period every year. MassHealth will send you a new notice at the start of your Plan Selection and Fixed Enrollment periods which will give you more information.

Home- and Community-Based Services Waiver for Frail Elders

What it is and who it helps

- Allows certain people from 60 through 64 years of age who are totally and permanently disabled, or 65 years of age and older regardless of disability, to live at home and get specified waiver services (like homemaker, nonmedical transportation, and social day care). Waiver participants may also receive services covered under MassHealth Standard.
- When determining eligibility for this waiver, MassHealth counts the assets of both the waiver applicant and their spouse, but counts the income of only the waiver applicant unless an income deductible is required. (Also, see “How We Count Transfers of Income, Assets, and the Home” in Section 2.)
- Requires that the member has a level of care* equal to that provided in a nursing facility

How and where to apply

Generally, referrals are made by the person’s medical provider or by a case manager.

Call us at 1-800-841-2900 (TTY: 1-800-497-4648) for a Senior Application, and for more information about this program.

Home- and Community-Based Services Waiver for Persons with Traumatic Brain Injury

What it is and who it helps

- Allows certain people, from 18 through 64 years of age, who are totally and permanently disabled or 65 years of age and older regardless of disability, who have a traumatic brain injury as defined by the Massachusetts Rehabilitation Commission to receive specified waiver services in the home or community. Waiver participants may also receive services covered under MassHealth Standard.
- When determining eligibility for this waiver, MassHealth counts the assets of both the Waiver applicant and their spouse but counts the income of only the waiver applicant. (Also see “How We Count Transfers of Income, Assets, and the Home” in Section 2.)
- Requires that the member has a level of care* equal to that provided in a nursing facility or hospital.

How and where to apply

Generally, referrals are made by Massachusetts Rehabilitation Commission case managers. Call us at 1-800-841-2900 (TTY: 1-800-497-4648) for a Senior Application, and for more information about this program.

Home- and Community-Based Services Waivers for Persons with Acquired Brain Injury

What it is and who it helps

- Allows certain people from 22 through 64 years of age who are totally and permanently disabled or 65 years of age and older regardless of disability, who have acquired, after reaching the age of 22, a brain injury including, without limitation, brain injuries caused by external force, but not including Alzheimer’s disease and similar neuro-degenerative diseases, the primary manifestation of which is dementia. Applicants for this ABI waiver must have been an inpatient in a nursing facility or chronic disease or rehabilitation hospital with a continuous length of stay of 90 or more days at the time of application for the waiver
- Waiver services may be provided in a residential habilitation setting or in the home or community. Waiver participants may also receive services covered under MassHealth Standard.
- When determining eligibility for this Waiver, MassHealth counts the assets of both the waiver applicant and their spouse but counts the income of only the waiver applicant. (Also see “How We Count Transfers of Income, Assets, and the Home” in Section 2.)
- Requires that the member has a level of care* equal to that provided in a nursing facility.

* An agency of the Massachusetts Executive Office of Elder Affairs (EOEA) that covers your local area will review your medical need for long-term-care services for MassHealth.

How and where to apply

To apply for the Home- and Community-Based Services Waivers for Persons with Acquired Brain Injury, contact the Waiver Unit at the University of Massachusetts Medical School at 1-866-281-5602 (TTY: 1-800-596-1746).

Money Follows the Person Home- and Community-Based Services Waivers

What it is and who it helps

- Allows certain people from 18 through 64 years of age who are totally and permanently disabled, or 65 years of age and older regardless of disability, who are an inpatient in a nursing facility, chronic disease or rehabilitation hospital, or, for participants 18 through 21 years of age or 65 years of age and older, psychiatric hospital with a continuous length of stay of 90 or more days, excluding rehabilitation days to receive support services and other specified waiver services. Waiver services may be provided in a residential habilitation setting or in the home or community. Waiver participants may also receive services covered under MassHealth Standard.
- When determining eligibility for this waiver, MassHealth counts the assets of both the waiver applicant and their spouse but counts the income of only the waiver applicant. (Also see “How We Count Transfers of Income, Assets, and the Home” in Section 2.)
- Requires that the member has a level of care equal to that provided in a nursing facility or hospital.

How and where to apply

To apply for the Money Follows the Person Home- and Community-Based Services Waivers, contact the Waiver Unit at the University of Massachusetts Medical School at 1-855-499-5109 (TTY: 1-800-596-1746).

Home- and Community-Based Services Waiver for Adults with an Intellectual Disability

What it is and who it helps

- There are three waiver programs that allow individuals with an intellectual disability from 22 through 64 years of age, who are totally and permanently disabled or 65 years of age and older regardless of disability, who are certified by MassHealth or its agent to be in need of inpatient care at an intermediate-care facility for the intellectually disabled to receive support services and other specified waiver services
- Waiver services may be provided in a residential habilitation setting or in the home or community. Waiver participants may also receive services covered under MassHealth Standard.

- When determining eligibility for this waiver, MassHealth counts the assets of both the waiver applicant and their spouse but counts the income of only the waiver applicant unless an income deductible is required. (Also see “How We Count Transfers of Income, Assets, and the Home” in Section 2)

How and where to apply

Generally, referrals are made by case managers from the Department of Developmental Services.

Call us at 1-800-841-2900 (TTY: 1-800-497-4648) for a Senior Application, and for more information about this program.

Applying for MassHealth or the Health Safety Net

How to apply

1. Fill out the Senior Application.

NOTE: If you are applying for MassHealth through the Kaileigh Mulligan or PACE programs, you do not have to fill out the Long-Term-Care Supplement. If you are applying for MassHealth through the Home- and Community-Based Services Waiver, you only need to fill out the “Resource Transfers” section of Supplement A: Long-Term-Care on page 21 of the Senior Application.

2. Send us the filled-out and signed application with proof of
 - your monthly income before taxes and deductions (like a copy of your pension stub or award letter). You do not need to send us proof of your social security or SSI income. If employed, send proof of your monthly employment income before taxes and deductions, such as two recent pay stubs or a U.S. tax return. If self-employed, send a U.S. tax return, or if no U.S. tax return has been filed, you may submit a Profit and Loss Statement for the last 12 months signed by an accountant (or you, if no accountant was used). Current business records showing other relevant documents may be submitted as acceptable proof of self-employment;
 - the current value of your assets (like copies of your current bank statements*); and
 - your U.S. citizenship/national or immigration status and identity. (See Section 9 for complete

information about acceptable forms of proof and for information about immigration status and eligibility for benefits.)

We will perform information matches with other agencies and information sources when an application is submitted, at annual review, and periodically to update or prove eligibility.

These agencies and information sources may include, but are not limited to the following agencies: Federal Data Services Hub; Department of Unemployment Assistance; the Bureau of Vital Statistics in the Department of Public Health; Department of Industrial Accidents; Department of Veterans' Services; Department of Revenue; Bureau of Special Investigations; Social Security Administration; Systematic Alien Verification for Entitlements; Department of Transitional Assistance; health-insurance carriers; and banks and other financial institutions.

Income information will be obtained through an electronic data match. Income is considered proved if the income data received through an electronic data match is reasonably compatible with the income amount you stated on your application (the "attested" income amount).

To be reasonably compatible,

- the attested income must be higher than the income from the data sources; or
- the attested income and the income from the data sources must be within a 10 percent range of each other.

If electronic data sources are unable to prove attested information or are not reasonably compatible with attested information, we will require additional documentation from the applicant.

* Under Chapter 125 of the Acts of 2008: An Act Relative to Exempting Seniors from Certain Bank Fees, financial institutions cannot charge seniors for copies of bank or other financial records if MassHealth is asking for the information.

3. After you have filled out the Senior Application and any needed supplements, send your application by

mail or fax to:

MassHealth Enrollment Center
Central Processing Unit
P.O. Box 290794
Charlestown, MA 02129-0214
fax: 617-887-8799

or hand deliver to:

MassHealth Enrollment Center
Central Processing Unit / The Schrafft Center
529 Main Street, Suite 1M
Charlestown, MA 02129.

4. To apply in person, you can go to any one of the four following enrollment centers listed below Monday through Friday from 8:45 a.m. to 5 p.m.. Do not send an application to any of these enrollment centers.

MassHealth Enrollment Center
45 Spruce Street
Chelsea, MA 02150

MassHealth Enrollment Center
88 Industry Avenue, Suite D
Springfield, MA 01104

MassHealth Enrollment Center
21 Spring Street, Suite 4
Taunton, MA 02780

MassHealth Enrollment Center
367 East Street
Tewksbury, MA 01876

Where to call

1. Call us at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) if you need
 - a Senior Application;
 - a Senior Guide to Health Care Coverage in another language;
 - interpreter services;
 - if you need help filling out the Senior Application; or
 - if you have any questions about the application process.

SECTION 2

Applying for MassHealth—for Persons in or Waiting to Go into a Long-Term-Care Facility

Long-Term-Care Information

This section gives general information about the special eligibility rules for persons who are in or are waiting to go into a long-term-care facility. If you meet these special rules, MassHealth may be able to pay for your care in a long-term-care facility. Section 2 also gives information about how to apply for MassHealth.

A long-term-care facility is a type of medical institution that includes

- licensed nursing facilities;
- chronic disease and rehabilitation hospitals;
- state hospitals and state schools specifically designated as long-term-care facilities; and
- intermediate-care facilities for the intellectually disabled.

Long-term-care services are the types of services needed if you are frequently ill and/or permanently disabled and need help, or cannot take care of yourself. These include medical and personal care services. Generally, people get long-term-care services while they are in a long-term-care facility.

To be eligible for payment of long-term-care services in a long-term-care facility, you must

- be eligible for MassHealth Standard as a person who is
 - 65 years of age or older;
 - 21 through 64 years of age and disabled according to the Social Security Administration's disability rules, or pregnant; or
 - under 21 years of age;
- be determined by MassHealth as medically needing long-term-care services; and
- prove that you (and your spouse) meet certain income and asset rules.

General Long-Term-Care Eligibility Rules

To decide if you can get MassHealth, we look at your income and assets and, in some cases, your immigration status.

Residency

You must be a resident of Massachusetts to get MassHealth or other health care benefits that are funded by the Commonwealth of Massachusetts. Unless otherwise specified in the MassHealth regulations, you are a resident of Massachusetts if you:

- live in Massachusetts and either intend to reside in Massachusetts, with or without a fixed address or have entered Massachusetts with a job commitment or seeking employment. This means you must actually live in Massachusetts and are not temporarily visiting the state.
- If you are visiting Massachusetts for personal pleasure, such as for vacation, or for the purposes of receiving medical care in a setting other than a nursing facility, you do not meet residency requirements for MassHealth.

An individual's residency will be considered proven if the individual has self-declared to being a Massachusetts resident, and the residency has been confirmed by electronic data matching with federal or state agencies, or information services, or the individual has provided any of the following documents:

- A copy of the deed and record of the most recent mortgage payment (if the mortgage was paid in full, a copy of the property tax bill from the most recent year)
- A current utility bill or work order dated within the past 60 days
- A statement from a homeless shelter or homeless service provider
- School records (if school is private, additional documentation may be requested)
- Nursery school or day care records (if school is private, additional documentation may be requested)
- A Section 8 agreement
- A homeowners' insurance agreement
- Proof of enrollment of custodial dependent in public school
- A copy of the lease AND record of the most recent rent payment
- If you cannot give us any of the documents listed above, you may submit an affidavit supporting residency and stating you are not visiting Massachusetts for personal pleasure (i.e. vacation) or for purposes of receiving medical care in a setting other than a nursing facility signed under the pains and penalties of perjury.

Social Security Numbers

You must give us a social security number (SSN) or proof that one has been applied for for every

household member who is applying, unless one of the following exceptions applies.

- You or any household member has a religious exemption as described in federal law.
- You or any household member is eligible only for a nonwork SSN.
- You or any household member is not eligible for an SSN.

General Asset Rules

MassHealth looks at the current value of any assets owned by you and compares them to certain limits (see the Asset Rules section under "Amount You and Your Spouse Can Keep" on page 16). If you are married and live with your spouse, we count the value of assets owned by you and your spouse.

Countable Assets

Countable assets include, but are not limited to, the value of bank accounts, certificates of deposit, mutual funds, stocks and bonds, and the value of real property, except your home, if it meets eligibility requirements.

Noncountable Assets

Noncountable assets include

- the home you live in if it is located in Massachusetts and meets other eligibility requirements. If you move out of your home to live in a long-term-care facility or other medical institution, other rules may apply. See "How We Count Assets and the Home" on page 16.
- one vehicle for each household
- life insurance policies for both you and your spouse if the total face value for each of you is \$1,500 or less (Face value of term policies is not counted.)
- burial plots
- up to \$1,500 per person for you and your spouse that is specifically set aside for funeral and burial expenses. This amount must be in separate, identifiable accounts, or may be in the form of life-insurance policies specifically set up for funeral and burial expenses if the total face value for each of you is \$1,500 or less.
- an irrevocable burial trust or prepaid irrevocable burial contract set up in reasonable amounts for future payment of funeral or burial expenses

Asset Rules for People Who Are in or Are Waiting to Go into a Long-Term-Care Facility and People Living at Home Needing Long-Term-Care Services

Amount You and Your Spouse Can Keep

- You may keep \$2,000.
- Your spouse at home may keep up to a certain amount, which changes every January. This amount may also be increased as a result of an appeal. (See the MassHealth regulations at 130 CMR 520.000.) MassHealth must follow special rules when determining how much the spouse at home may keep.

NOTE: Your spouse at home has the right to ask for a fair hearing to determine if he or she can keep more of your combined assets.

How We Count Assets and the Home

If the equity interest in your home is over \$840,000, you may be ineligible for payment of long-term-care services, unless one of the following relatives is living in your home:

- your spouse;
- a permanently and totally disabled child;
- a blind child; or
- a child under 21 years of age.

In certain cases, MassHealth may waive this requirement if undue hardship exists.

If you move out of your home to live in a medical institution, MassHealth decides if your former home is a countable asset because it is no longer your principal place of residence.

Your home is not countable if you have moved to a medical institution and

- your spouse lives in your home or certain other relatives who meet specific rules live in your home;
- you intend to return home; or
- you have long-term-care insurance that meets certain requirements.

If none of the above three situations applies to you, the value of your home may be counted, but you will be allowed nine months to sell the property (in certain cases, you will be allowed even more time).

NOTE: Although we may not count the value of your home, we may claim money from your estate after your death, or from the sale of your home while you are in a long-term-care facility. For

more information about real estate liens and estate recovery, see below and page 32.

How We Count Transfers of Income, Assets, and the Home

If you or your spouse gave away or transferred assets or income for less than what they were worth, MassHealth may not be able to pay for your nursing facility services (or for services equal to those provided in a nursing facility) for a certain period of time. MassHealth reviews all transfers, including transfers into and out of trusts, that were made during the period of time up to 60 months before the date you applied for MassHealth, or before the date you or your spouse entered a medical institution, whichever is later.

The transfer rules apply to

- people living at home who are applying for or getting MassHealth on the basis of the Home- and Community-Based Services Waiver;
- people applying for or getting MassHealth who are living in a medical institution; and
- any assets, including your home, or income in which you or your spouse have a legal interest and that are transferred to anyone other than your spouse and certain others. However, you may transfer your home under certain conditions according to MassHealth rules.

If you got MassHealth and you transferred property for less than what it was worth, MassHealth may take legal action to set aside the transfer. (This means that a court may determine that you still legally own the property.) For more information about estate recovery, see page 32.

See the MassHealth regulations at 130 CMR 520.000 for more information.

Liens on Property, Including the Home

MassHealth will place a real estate lien on any property in which you have a legal interest, unless the property is your former home and one of the following relatives is living in the property:

- your spouse;
- a sibling with a legal interest who has lived there for at least one year immediately before you went into a long-term-care facility;
- a permanently and totally disabled child;
- a blind child; or

- a child under 21 years of age.

A lien is placed only after MassHealth decides that it is not likely that you will return home from the long-term-care facility, and sends a notice that it intends to place a lien. If you are discharged from the facility and return home, MassHealth will remove its lien. If you sell the property during your lifetime, MassHealth has the right to get back from your share of the proceeds any money it paid for all services you got from MassHealth on or after April 1, 1995. MassHealth will count any remaining proceeds when deciding if you can still remain eligible for MassHealth.

In certain cases, MassHealth may decide not to use its lien during a person's lifetime to get paid back for long-term-care services. For information about recovery and long-term-care insurance, see page 32.

See the MassHealth regulations at 130 CMR 515.000 for more information.

The Patient-Paid Amount

You may have to make a monthly payment to the long-term-care facility. This is called your patient-paid amount. (Your spouse living at home does not have to contribute any of his or her income toward the cost of your care.) Your patient-paid amount is determined using the following income deductions.

A personal needs allowance

The amount (set by state and federal law, in most cases \$72.80 a month) that you are allowed to keep for personal expenses, like clothing, haircuts, and activities.

A spousal maintenance needs allowance

A deduction, based on financial need, for the living expenses of your spouse who is living at home. The minimum allowance changes every July, and the maximum allowance changes every January, and can vary if your spouse has extra shelter expenses. (See the MassHealth regulations at 130 CMR 520.000.) The maximum amount can be higher as a result of an appeal or a court order.

A family maintenance needs allowance

A deduction for the living expenses of certain family members who live with your spouse at home.

A home maintenance allowance

A deduction for your home expenses if you are single and a medical decision has been made that

you are expected to return home within six months. The current monthly allowance is \$990. (This amount is in effect as of March 1, 2017.)

A medical expense allowance

A deduction for health insurance premiums and certain other incurred medical expenses (including allowable guardianship fees) not payable by any insurer.

Applying for MassHealth

How to apply

1. Fill out the Senior Application including the Long-Term-Care Supplement.
2. Send us the filled-out and signed application and the Long-Term-Care Supplement with proof of
 - your monthly income before taxes and deductions (like a copy of your pension stub or award letter). You do not need to send us proof of your social security or SSI income. If employed, send proof of your monthly employment income before taxes and deductions, such as two recent pay stubs or a U.S. tax return. If self-employed, send a U.S. tax return, or if no U.S. tax return has been filed, you may submit a Profit and Loss Statement for the last 12 months signed by an accountant (or you, if no accountant was used). Current business records showing other relevant documents may be submitted as acceptable proof of self-employment;
 - the current value of your assets (like copies of your current bank statements*); and
 - your U.S. citizenship/national status and identity. (See Section 9 for complete information about acceptable forms of proof and for information about immigration status and eligibility for benefits.)

We will perform information matches with other agencies and information sources when an application is submitted, at annual review, and periodically to update or prove eligibility. These agencies and information sources may include, but are not limited to the following agencies: Federal Data Services Hub; Department of Unemployment Assistance; the Bureau of Vital Statistics in the Department of Public Health; Department of Industrial Accidents; Department of Veterans' Services; Department of Revenue; Bureau of Special Investigations; Social Security Administration;

Systematic Alien Verification for Entitlements; Department of Transitional Assistance; health-insurance carriers; and banks and other financial institutions.

Income information will be obtained through an electronic data match. Income is considered proved if the income data received through an electronic data match is reasonably compatible with the income amount you stated on your application (the “attested” income amount).

To be reasonably compatible,

- the attested income must be higher than the income from the data sources; or
- the attested income and the income from the data sources must be within a 10 percent range of each other.

If electronic data sources are unable to prove attested information or are not reasonably compatible with attested information, we will require additional documentation from the applicant.

* Under Chapter 125 of the Acts of 2008: An Act Relative to Exempting Seniors from Certain Bank Fees, financial institutions cannot charge seniors for copies of bank or other financial records if MassHealth is asking for the information.

3. After you have filled out the Senior Application and any needed supplements, send your application by

mail or fax to:

MassHealth Enrollment Center

Central Processing Unit

P.O. Box 290794

Charlestown, MA 02129-0214

fax: 617-887-8799

or hand deliver to:

MassHealth Enrollment Center

Central Processing Unit / The Schrafft Center

529 Main Street, Suite 1M

Charlestown, MA 02129.

Where to call

Call us at 1-800-841-2900 (TTY: 1-800-497-4648) if you need

- a Senior Application;
- a Senior Guide to Health Care Coverage in another language;
- interpreter services;

- help filling out the Senior Application; or
- help with any questions about the application process.

SECTION 3

Special Income Eligibility Rules under MassHealth Standard— for Persons 65 Years of Age or Older Needing Personal-Care-Attendant Services to Live at Home*

* Section 3 applies only to persons with income over 100% of the federal poverty level (see chart on the inside back cover). Persons of any age with income at or below 100% of the federal poverty level do not need to meet these special income eligibility rules to get MassHealth or to get personal-care-attendant (PCA) services paid for by MassHealth.

How does my need for MassHealth personal-care-attendant (PCA) services affect the way MassHealth decides if I can get MassHealth?

If, according to the chart on the inside back cover, we decide that your income is over 100% of the federal poverty level and you are 65 years of age or older, we may be able to count less of your nonworking income when deciding if you can get MassHealth. Special MassHealth eligibility rules would then apply, which are explained below.

What does MassHealth mean by PCA services?

The types of services offered by the MassHealth PCA Program under MassHealth Standard may help you if you are elderly and have a permanent or long-lasting disability that keeps you from being able to do your daily living activities, like bathing, grooming, eating, getting dressed, toileting, moving around, taking your medicines, etc., unless someone physically helps you. By getting PCA services, some people can live at home instead of having to live in a long-term-care facility.

For more information, see MassHealth PCA regulations at 130 CMR 422.000.

Who can get MassHealth PCA services?

Not everyone can get MassHealth PCA services. To get PCA services, you must

- have a permanent or long-lasting disability;
- need someone to physically help you with your daily living activities, like those listed above, which you cannot do by yourself;
- have a doctor's written authorization that you need PCA services; and
- get prior authorization from MassHealth.

How do I tell MassHealth that I am now getting or think I need PCA services?

If you are now getting or you think you may need PCA services because of your disability, you may tell us when you fill out a Senior Application (if you are applying for MassHealth) or a renewal form (if you are already a MassHealth member). Each of these forms has a separate PCA section with three questions about your need for PCA services, as explained below.

- You must answer the first question in the PCA section.
- If you are now getting MassHealth PCA services, and want to continue getting MassHealth PCA services, answer only question 1 in the PCA section. MassHealth will send you a notice telling you about our decision.
- If you think you need PCA services, you must also answer questions 2 and 3 in the PCA section. **If you answer “YES” to questions 2 and 3, you must also fill out Supplement C: Personal Care Attendant.** The PCA Supplement is enclosed with the Senior Application and the renewal form.

What happens next?

We will review your statement of need for PCA services and your filled-out PCA Supplement so we can decide if you may need any PCA services. We will send you a notice telling you about our decision.

What must I do if MassHealth agrees that I may need PCA services?

If we decide that you need PCA services, and we count less of your income, **and** we decide you can get MassHealth,

- you must contact a MassHealth personal care management (PCM) agency to set up PCA services within 90 days of the date we decide you can get MassHealth. To get a list of MassHealth PCM agencies, call us at 1-800-841-2900 (TTY: 1-800-497-4648); and
- we will tell you if you need to give us proof that you have contacted a MassHealth PCM agency.

Important: When the PCM agency you have chosen accepts you for PCA services, you will become the employer of your own PCA. This means that you are responsible to find, hire, train, and fire (if needed) your own PCA. You will also have to follow special rules to make sure your PCA gets paid on time. The PCM agency can tell you how to get help with these duties. MassHealth may not pay certain members of your family to be your PCA.

To find out more about the MassHealth Personal Care Attendant Program, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

100% FEDERAL POVERTY LEVEL INCOME CHART

Family Size	Your monthly income is over
You	\$1,025
You and your spouse	\$1,374

*These figures are in effect as of March 1, 2017.
For the most up-to-date charts, go to www.mass.gov/masshealth/eligtables*

SECTION 4

Massachusetts Health Connector

The Massachusetts Health Connector (Health Connector) provides access to health and dental insurance plans for individuals, families, and small businesses.

Health coverage through the Massachusetts Health Connector is not the same as MassHealth. If you are eligible for Medicare you will not be able to get a ConnectorCare plan or tax credit to help lower the cost of your health insurance. You will only be eligible for a Health Connector dental plan without any financial help. The only exception to this is if you are eligible for a Medicare Part A plan that has a premium, but you have not enrolled in it yet. In this case, you may still qualify for health coverage and for help paying for health coverage through the Health Connector.

Generally, you can qualify to buy a health and/or dental insurance plan through the Health Connector if you meet the following requirements:

- you are a resident of Massachusetts,
- you are a U.S. citizen/national, or are lawfully present in the United States, and
- you are not in prison.

You have the option of choosing to buy a health coverage plan through the Health Connector if you are 65 years of age or older. You may be eligible for a tax credit to lower your monthly premiums, or ConnectorCare plans, which have low premiums and low out-of-pocket costs. See the “Advance Premium Tax Credits” section below for more details.

If you are not eligible for a tax credit or ConnectorCare plan, and you want health coverage through the Health Connector, you will be responsible for the full cost of the plan.

Health Connector Plans

All of the health plans offered provide full health benefits, including visits to the doctor or hospital, and prescriptions. The Health Connector’s plans are described below using metallic terms to make it easier for you to compare them.

- Platinum plans have the highest premium, but the lowest copays and deductibles.
- Gold and Silver plans have lower premiums, but higher copays and deductibles.
- Bronze plans have the lowest premiums, but the highest copays and deductibles.

Each health plan also has different doctors, hospitals, and other providers in its networks.

Advance Premium Tax Credits

Advance Premium Tax Credits are a way to lower the cost of your insurance premiums. The amount

of your tax credit depends on your household size and income. You can find out whether you qualify for a tax credit, and how much the credit will be after submitting an application.

If you qualify for an Advance Premium Tax Credit, you can choose to get this credit at the end of the year when you file your taxes. Or, you can use it on a monthly basis toward your insurance premiums. The tax credit will be sent directly to your insurance company so that you pay less each month. You may also be able to use some of the tax credit to buy dental insurance through the Health Connector.

You may qualify for Advance Premium Tax Credits if you

- have income that is between 100.1% and 400% of the federal poverty level (FPL). For example, a household of four with an income of up to \$98,400 a year may qualify for Advance Premium Tax Credits. You may also qualify for tax credits if you are a lawfully present immigrant with an income that is at or below 100% of the FPL.
- Other than income, you must
 - not have Medicare;
 - not be eligible for Medicare;
 - not have access to a health plan that is considered Minimum Essential Coverage, including an employer plan that is affordable and meets the Minimum Value standard;
 - not be otherwise eligible for MassHealth;
 - agree to file federal income taxes for each year that you get benefits; and
 - agree to file taxes jointly if you are married.

What does “Minimum Value” mean?

A health insurance plan meets the minimum value standard if it is designed to pay at least 60% of the total cost of medical services. Please contact your employer/plan administrator or health insurer to find out if the plan meets minimum value requirements.

How do I know if my employer’s plan is affordable and meets Minimum Value standards?

“Minimum Value” standards mean that the health plan will pay at least 60% of the total cost of medical services for a standard population. The

other 40% of costs would be paid by members through deductibles, copays, and coinsurance. Most employer plans meet the Minimum Value standards. To find out if your employer’s plan meets these standards, talk to your human resources department or the health plan.

How do I know if my employer’s plan is affordable?

Under the Affordable Care Act (ACA), your employer’s plan is considered affordable in 2017 if the lowest-cost plan that covers only the employee costs less than 9.69% of your household’s income. Do not use the cost of a family plan, even if you need coverage for your whole family. You can use an online affordability calculator at www.MAhealthconnector.org/esi-affordability-calculator, or go through the following steps to help you determine if the plan is affordable. The online tool will contain up-to-date information.

A. Determine your household’s Modified Adjusted Gross Income (MAGI) for 2017 (see Section 5 of this guide).

Write that number down here: \$_____

B. Find out what 9.69% of your monthly household income is. (Please note that the percentage of your household income for this calculation may change from year to year. Go to MAhealthconnector.org for the most up-to-date number.)

1. Take the Modified Adjusted Gross Income you estimated in step A and multiply it by 0.0969. \$_____
2. Divide the amount in Number 1 by 12. \$_____. This is 9.69% of your estimated monthly income for next year.

C. Write down the lowest-cost monthly premium for employee-only coverage. \$_____ (Ask your employer for this information.)

Is this amount more than 9.69% of your income in Section B?

If yes, insurance is not affordable to you.

If no, insurance is affordable to you.

Read across the row closest to your household's estimated income to see how much an affordable premium is.

If your annual household income is	Insurance is affordable if the lowest cost plan to cover the employee only (not a family plan) costs less per month than
\$5,000	\$40
\$10,000	\$80
\$15,000	\$121
\$20,000	\$161
\$25,000	\$201
\$30,000	\$242
\$35,000	\$282
\$40,000	\$323
\$45,000	\$363
\$50,000	\$403
\$55,000	\$444
\$60,000	\$484
\$65,000	\$524
\$70,000	\$565
\$75,000	\$605
\$80,000	\$646
\$85,000	\$686
\$90,000	\$726
\$95,000	\$767
\$100,000	\$807

To get tax credits, you need to file income taxes for the year when you got health benefits. If you are married, you need to file your income taxes jointly, unless you are a victim of domestic abuse or abandoned by a spouse.

If you have ever received an Advance Premium Tax Credit (APTC) in the past or had a ConnectorCare plan, you are required to “reconcile” the tax credit you received with the IRS. To reconcile, you need to file IRS Form 8962 with your federal income tax return. Form 8962 has information the IRS uses to see if you got the right amount of tax credit to lower your health insurance premiums throughout the year.

If you received too much tax credit in advance, you could owe some or all of it back to the IRS. If you received too little tax credit, you could get back the amount you overpaid.

You will need to file Form 8962 with your taxes every year you receive an APTC.

ConnectorCare plans

In addition to Advance Premium Tax Credits from the federal government, you may also be able to get help paying for health insurance from Massachusetts through a ConnectorCare health insurance plan. ConnectorCare plans are a set of health insurance plans with lower monthly premiums and lower out-of-pocket costs. They are available for people whose income is at or below 300% of the FPL.

Special cost sharing for American Indians and Alaska Natives

American Indians and Alaska Natives may be able to get additional help paying for care. If you are an American Indian and you get services directly from an Indian Health Service Center, a tribal or Urban Indian organization, or through the Contract Health Service program, you will not have to pay any out-of-pocket costs at the time you get care. You will also be able to enroll in or change health plans on a monthly basis throughout the year. American Indians and Alaska Natives with income at or below 300% of the FPL will not have to pay out-of-pocket costs such as copays, deductibles, and coinsurance.

Premiums

If you have a monthly premium, it must be paid by the 23rd of every month. When you enroll in a plan through the Health Connector, you will need to pay your first premium by the 23rd of the month before your coverage can start.

Coverage begins

After you qualify for a health or dental insurance plan through the Health Connector, you must complete your enrollment before your coverage can begin. To finish enrolling, you must choose a health or dental insurance plan and pay your first premium bill by the 23rd of the month. Once you have chosen a plan and paid your first bill, your coverage will begin on the first day of the following month.

SECTION 5

The Health Safety Net

The Health Safety Net (HSN) pays Massachusetts acute hospitals and community health centers for certain health care services provided to low-income patients. Effective June 1, 2016, the HSN pays for services provided to Massachusetts residents with Modified Adjusted Gross Income (MAGI) household income at or below 300% of the federal poverty level. Eligibility for the HSN is determined by MassHealth.

Who can get benefits

The HSN may be able to pay for certain services you receive from an acute hospital or a community health center if you are a resident of Massachusetts and are uninsured or underinsured (your health insurance does not cover all medically necessary services).

Income standards

You must give us proof of your income for every person in your household. The HSN generally covers individuals with household income at or below 300% of the federal poverty level. If your income is above 150% of the federal poverty level, and at or below 300%, an annual deductible based on income may apply. The deductible is a certain amount of health care costs you are responsible for. Both paid and unpaid bills can count toward your deductible. Only services that the HSN can pay for will count toward your deductible. Private doctor and private lab or radiology bills do not count toward the deductible, even if you get these services in a hospital. Ask your provider which bills can count toward your deductible.

Covered services

For the HSN, services must be provided by a Massachusetts acute hospital or community health center. The HSN will generally pay for the same services that are covered by MassHealth Standard. The HSN pays for some pharmacy services, but you must fill your prescription at a pharmacy associated with the doctor who wrote your prescription. There may be some limits, so you should always check with a provider to see if they offer the service. You may be charged copays and deductibles.

Some of the services not covered

Some noncovered services are listed below. You should check with your provider to find out the full list of what is and is not covered.

- Physicians that are not employed by the hospital, even if they work at the hospital
- Ambulance services
- Lab charges that are not billed by a Massachusetts acute care hospital or community health center
- Radiology services that are not billed by a

Massachusetts acute care hospital or community health center

- Durable medical equipment, except for crutches and canes provided during a medical visit
- Nonmedical services (social, educational, vocational)
- Nonmedically necessary services
- Experimental or unproven services

A more detailed description of the services covered and any limitations can be found in the HSN regulations at 101 CMR 613.00.

Eligibility begins

If you are eligible, your HSN eligibility may begin up to 10 days before the date MassHealth gets your application, if we get all the needed information within 90 days. Ask your provider if you have retroactive HSN eligibility.

Deductible income standard

If your MAGI income is above 150% of the federal poverty level, you may be responsible for a deductible. A HSN deductible is either equal to the current annual cost of the lowest ConnectorCare monthly premium (\$516 as of January 2017), or 40% of the difference between the lowest MAGI income in your Premium Billing Family Group and 200% of the federal poverty level, whichever is higher.

Grievance process

Patients may request that the HSN conduct a review of a medical hardship eligibility determination, or of provider compliance with the HSN regulations. To file a grievance with the HSN, send a letter to

Health Safety Net Office
 Attn. HSN Grievances
 100 Hancock Street, 6th floor
 Quincy, MA 02171.

The letter should include your name and address, and, if possible, information about the situation, the reason for the grievance, the provider's name (if a provider is involved), and any other relevant information. Questions about filing a grievance should be directed to the HSN Help Line at 1-877-910-2100.

SECTION 6

MassHealth and Other Benefits

MassHealth Coverage Types and Benefits

The MassHealth coverage types are briefly explained on the following pages. If you have a question about which services are covered, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

Standard

MassHealth Standard is the most complete coverage offered by MassHealth. It pays for a wide range of health-care benefits **and is the only coverage that pays for long-term-care services.**

Coverage Start Date (if eligible)

Coverage generally begins on the date MassHealth gets your filled-out and signed Senior Application. If you have unpaid medical bills, coverage may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

Covered Services

For MassHealth Standard, covered services include the ones listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services (Note 1)
- Outpatient services: hospitals, clinics, doctors, dentists, home health care
- Medical services (Note 1): lab tests, X rays, therapy, prescription drugs (Note 2), dentures, eyeglasses, hearing aids, medical equipment and supplies
- Mental health and substance abuse services: inpatient and outpatient
- Hospice services—special rules apply
- Pharmacy (Note 2)
- Transportation—special rules apply
- Personal care attendant services—special rules apply
- Long-term-care services—special rules apply
- Chronic disease and rehabilitation inpatient hospital services—special rules apply
- Adult day health and adult foster care
- Care and services related to an organ transplant procedure (if approved)
- Payment of Medicare cost sharing—Medicare Part A and B premiums and nonpharmacy Medicare copayments and deductibles

MassHealth Card

You will get a MassHealth card. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards.

Family Assistance

MassHealth Family Assistance is available to seniors who meet the income and asset rules for MassHealth Standard, but have an immigration status that keeps them from getting MassHealth Standard. It pays for a wide range of health care benefits.

Coverage Start Date (if eligible)

Coverage generally begins on the date MassHealth gets your filled-out and signed Senior Application. If you have unpaid medical bills, coverage may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

Covered Services

For MassHealth Family Assistance, covered services include the ones listed below. There may be some limits. Your health care provider can explain them.

- Inpatient hospital services (Note 1)
- Outpatient services: hospitals, clinics, doctors, dentists
- Medical services (Note 1): lab tests, X rays, therapy, prescription drugs (Note 2), dentures, medical equipment and supplies
- Mental health and substance abuse services: inpatient and outpatient
- Pharmacy (Note 2)
- Ambulance transportation for an emergency medical condition only

MassHealth Card

You will get a MassHealth card. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards.

NOTE 1: There may be some limitations, including age.

NOTE 2: If you are eligible for both Medicare and MassHealth, Medicare provides most of your prescription drug coverage through a Medicare prescription drug plan. This means you must choose and enroll in a Medicare prescription drug plan. If you do not choose a drug plan, Medicare will choose one for you. You may change plans at any time.

Emergency Aid to Elderly, Disabled and Children (EAEDC)

Individuals 65 years of age or older who are getting cash assistance through the Department of Transitional Assistance's EAEDC program are eligible for MassHealth Standard or MassHealth Family Assistance.

NOTE: If you are getting cash benefits under the EAEDC program through the Department of Transitional Assistance, you will also get medical coverage under the EAEDC program.

Limited

MassHealth Limited coverage is available to seniors who meet the income and asset rules for MassHealth Standard or MassHealth Family Assistance, but have an immigration status that keeps them from getting MassHealth Standard or Family Assistance. Coverage is for emergency medical services only.

Coverage Start Date (if eligible)

Coverage generally begins on the date MassHealth gets your filled-out and signed Senior Application. If you have unpaid medical bills, coverage may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

Covered Services

For MassHealth Limited, covered services include the ones listed below. You can get care only for medical emergencies (conditions that could cause serious harm if not treated). There may be some limits. Your health care provider can explain them.

- Inpatient hospital services: emergency services only
- Outpatient hospital services: emergency services and emergency visits to emergency departments
- Certain medical services provided by doctors and clinics outside of a hospital
- Pharmacy services for treating an emergency medical condition
- Ambulance transportation for an emergency medical condition only

MassHealth Card

You will get a MassHealth card. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. If

you also have other health insurance, be sure to show all cards. Certain members must show their MassHealth Limited approval letter to their doctor or other health care provider.

Senior Buy-In

Payment of your Medicare Parts A and B premiums and nonpharmacy Medicare copayments and deductibles. (Certain MassHealth Standard members may also get this benefit.)

Coverage Start Date (if eligible)

Coverage begins on the first day of the month after the date MassHealth decides that you can get MassHealth.

Covered Services

Medicare Parts A and B premiums and nonpharmacy Medicare copayments and deductibles

MassHealth Card

You will get a MassHealth card. You must show your MassHealth and Medicare cards to your doctor or other health care provider whenever you get medical care. If you also have other health insurance, be sure to show all cards.

Buy-In

Payment of your Medicare Part B premiums only.

Coverage Start Date (if eligible)

Coverage begins on the date MassHealth gets your filled-out and signed MassHealth Buy-In application and may begin up to three months before the month of your application if you can prove you would have met the eligibility rules.

Certain MassHealth Standard members who live in a long-term-care facility may also get this benefit.

Covered Services

Medicare Part B premium payment

MassHealth Card

You will not get a MassHealth card.

A complete listing and details of the covered services can be found in the MassHealth regulations at 130 CMR 450.105, CMR 415.000 (inpatient hospital services), and 407.000 (transportation services). More information on copayments can be found at 130 CMR 450.130.

Senior Care Options (SCO) Program

What it is and whom it is for

Senior Care Options (SCO) is a comprehensive health program. SCO covers all of the services normally paid for through Medicare and MassHealth. The SCO program provides services to members through a SCO plan and its network of providers. SCO offers the opportunity to receive quality health care by combining health services with social support services. It does this by coordinating care and specialized geriatric support services, along with respite care for families and caregivers.

There are no copayments for members enrolled in SCO.

Enrollment is open to MassHealth Standard members who meet the following criteria:

- are 65 years of age or older;
- live at home or in a long-term-care facility (a member cannot be an inpatient at a chronic or rehabilitation hospital, or reside in an intermediate care facility for the intellectually disabled);
- are not subject to a six-month deductible period under MassHealth regulations at 130 CMR 520.000;
- are not diagnosed with end-stage renal disease; and
- live in an area served by a SCO plan.

SCO offers seniors the benefits of coordinated care services. Members enrolled in SCO have 24-hour access to care and active involvement in decisions about their health care. SCO members have a primary care provider (PCP) who is affiliated with the SCO plan. The member's PCP and a team of nurses, specialists, and a geriatric support services coordinator work with the member (and family members or caregivers, if applicable) to develop a plan of care to specifically address the needs of the member.

Covered services include all MassHealth and Medicare covered services, for example: meal delivery, transportation, adult day health, social services, prescriptions*, hospitalizations, and, if necessary, nursing facility placement.

Enrollment in SCO is voluntary, and once enrolled, a member may disenroll any month of the year.

* SCO provides your Medicare prescription drug coverage.

Where to call

Senior Care Options at 1-888-885-0484
(TTY: 1-888-821-5225).

Other Benefits

The following MassHealth benefits are some of the wide range of community, residential, and institutional long-term supports available to persons 65 years of age or older or disabled persons who live at home or need nursing facility care.

Type of Benefit***Group Adult Foster Care***

If you need help with daily personal care and need to live in supported housing or an assisted living residence*, group adult foster care may be right for you.

* If applying for group adult foster care in assisted living, the SSI-G living arrangement through the Social Security Administration may be an option.

Adult Foster Care

If you need help with daily personal care, and would like to get that care in a family, home-like setting, adult foster care may be right for you.

Adult Day Health

If you need help with personal care and/or nursing services provided in a medically supervised, structured day program setting, adult day health may be right for you.

Day Habilitation Program

If you are a person with intellectual or developmental disabilities and need assistance to develop skills designed to help keep you independent in the community, the Day Habilitation Program may be right for you.

Nursing Facility Care

If you need skilled nursing services provided in an institutional setting on a short- or long-term basis, nursing facility care may be right for you.

Requirements to be met

- A doctor's approval stating that these services are right for you
- A clinical approval from the designated clinical agent**
- The need for daily personal care**

- Financial requirements as described in this guide

** Not required for the Day Habilitation Program

Where to call

For general financial questions about MassHealth call us at 1-800-841-2900 (TTY: 1-800-497-4648).

SECTION 7

Other Important Information You Should Know about MassHealth

Information about Getting Medical Services While on MassHealth Standard, Family Assistance, or Limited

Prior approval

For some medical services, your doctor or health care provider has to get approval from MassHealth first. This is called “prior approval.” Medical services that are covered by Medicare do not need prior approval from MassHealth.

If you have other health insurance

If you also have Medicare, Medigap, or any other kind of health insurance, your health care provider must bill the other insurers first. MassHealth will pay any remaining copays or deductibles. **Your health care provider must not bill you for any service or part of any service that is covered by MassHealth.**

NOTE: MassHealth will not pay any part of the cost of services covered by other health insurance.

Out-of-pocket expenses

In some cases, MassHealth can pay you back for medical bills that you paid before you got your MassHealth approval notice. We will do this if

- we denied your eligibility and later decided that the denial was incorrect; or
- you paid for a MassHealth-covered medical service that you got before we told you that you would get MassHealth. In this case, your health care provider must pay you back and bill MassHealth for the service. The provider must accept the MassHealth payment as payment in full.

If you or members of your household are in an accident

If you or any members of your household are in an accident or are injured in some other way, and get money from a third party because of that accident or injury, you will need to use that money to repay whoever paid the medical expenses related to that accident or injury.

- You will have to pay MassHealth for services that were covered by MassHealth
 - If you are applying for MassHealth because of an accident or injury, you will need to use the money to repay the costs paid by MassHealth for all medical services you and your household get.

- If you or any members of your household are in an accident, or are injured in some other way, after becoming eligible for MassHealth, you will need to use that money to repay only the costs paid by MassHealth for medical services provided because of that accident or injury.
- You will have to pay the Massachusetts Health Connector or your health insurer for certain medical services provided.
- You will have to pay the Health Safety Net for medical services reimbursed for you and any household members.
- You must tell MassHealth, your health insurer including ConnectorCare plans, or the Health Safety Net in writing within 10 calendar days, or as soon as possible, if you file any insurance claim or lawsuit because of an accident or injury to you or any household members who are applying for, or who already have, benefits. Third parties who might give you or members of your household money because of an accident or injury include the following:
 - a person or business who may have caused the accident or injury;
 - an insurance company, including your own insurance company; or
 - other sources, like workers' compensation.

For more information about accident recovery, see the MassHealth regulations at 130 CMR 517.000 and Chapter 118E of the Massachusetts General Laws.

Out-of-state emergency treatment

MassHealth is a health care program for people living in Massachusetts who get medical care in Massachusetts. In certain situations, MassHealth may pay for emergency treatment for a medical condition when a MassHealth member is out of state*. Special rules apply.

If an emergency occurs while you are out of state, show your MassHealth card and any other health insurance cards you have, if possible. Also, be sure to call us at 1-800-841-2900 (TTY: 1-800-497-4648) within 24 hours of the emergency treatment, or as soon as you can.

* Per MassHealth regulation 130 CMR 450.109(B), MassHealth does not cover any medical services provided outside the United States and its territories.

The MassHealth card

If you are eligible for MassHealth Standard, MassHealth Family Assistance, MassHealth Limited, or MassHealth Senior Buy-In, you will get a MassHealth card. You must show your MassHealth card to your doctor or other health care provider whenever you get medical care. Those determined to be low income for the purposes of the Health Safety Net (HSN) will not get a card. If you are eligible for HSN services, hospitals and community health centers will check to determine if they can get reimbursement for services provided to you and your spouse.

Our decision

We will contact you if we need more information to make our decision. We will send you a written notice about your eligibility generally within 45 days of the date we get your filled-out and signed application.

- If you are eligible, the notice will tell you the date your coverage begins. See **Section 6** for information about services and benefits that are available under each coverage type.
- If you have a deductible, the notice will tell you how we determined the deductible amount and what you need to do to meet the deductible.
- If you have to pay a patient-paid amount (PPA) to the long-term-care facility, the notice will tell you the amount and how we determined the PPA.
- If you are not eligible, the notice will tell you the reason and your right to appeal our decision. See **Section 8**.

Copay and premium information for American Indians/Alaska Natives

American Indians and Alaska Natives who have received or are eligible to receive a service from an Indian health care provider or from a non-Indian health care provider through referral from an Indian health care provider are exempt from paying copays and premiums as MassHealth members.

How we use your social security number

Unless one of the exceptions on page 6 applies, you must give us a social security number (SSN) or proof that one has been applied for, for every household member who is applying. MassHealth may require you to give us the SSN, if you can get it, of any

person not applying who has or who can get health insurance that covers you or any member of your household.

We use SSNs to check information you have given us. We also use them to detect fraud, to see if anyone is getting duplicate benefits, or to see if others (a “third party”) should be paying for services.

We match the SSN of anyone in your household who is applying and anyone who has or who can get health insurance for any such persons with the files of agencies, including the following:

- Internal Revenue Service
- Social Security Administration
- Systematic Alien Verification for Entitlements (SAVE)
- Centers for Medicare & Medicaid Services (CMS)
- Registry of Motor Vehicles
- Department of Revenue
- Department of Transitional Assistance
- Department of Industrial Accidents
- Division of Unemployment Assistance
- Department of Veterans’ Services, Human Resource Division
- Bureau of Special Investigations
- Bureau of Vital Statistics (Department of Public Health)
- Banks
- Other financial institutions

If MassHealth pays part of your health insurance premiums, MassHealth may add your SSN or the SSN of the policyholder in your household to the State Comptroller’s vendor file. You or the policyholder in your household must have a valid SSN before you can get a payment from MassHealth.

Files may also be matched with social service agencies in this state and other states, and computer files of insurance companies, employers, and managed care organizations. Additionally MassHealth may obtain your financial record (and, if applicable, those of your household members) from banks and other financial institutions in order to verify your financial resources and otherwise determine your eligibility while you are a MassHealth member.

Recovery from the estates of certain members who die

MassHealth has the right to get back money from the estates of certain MassHealth members after they die. Unless certain exceptions apply (see MassHealth regulations at 130 CMR 515.011). In general, the money that must be repaid is for services paid by MassHealth for a member:

- after the member turned 55 years of age; and
- at any age while the member was permanently in a long-term-care facility.

Protections and exceptions to the estate recovery rule above.

- If a deceased member leaves behind a spouse, or a child who is blind, permanently and totally disabled, or under 21 years of age, MassHealth will not require repayment while any of these persons are still living.
- If real property, like a home, must be sold to get money to repay MassHealth, MassHealth, in limited circumstances, may decide that the estate does not need to repay MassHealth. The property must be left to a person who meets certain financial standards, and who has lived in the property, without leaving, for at least one year before the now-deceased member became eligible for MassHealth. Also, certain income, resources, and property of American Indians and Alaska Natives may be exempt from recovery.
- In addition, when a member is eligible for both MassHealth and Medicare, MassHealth will not recover Medicare cost sharing benefits (premiums, deductibles, and copayments) paid on or after January 1, 2010, for persons who got these benefits while they were 55 years of age or older.
- In addition, if the member, on the date of admission to the long-term-care facility, had certain long-term-care insurance* and met the other requirements under the rules to qualify for this exception, the estate of a MassHealth member may not have to repay MassHealth for nursing facility and other long-term-care services.

* The long-term-care insurance must meet the rules of the Division of Insurance under 211 CMR 65.09, and MassHealth regulations at 130 CMR 515.000. The member must also have been living in a long-term-care facility and told MassHealth that he or she did not intend to return home.

For more information about estate recovery and real estate liens, see the MassHealth regulations at 130 CMR 515.000, and Chapter 118E of the Massachusetts General Laws.

Repayment from annuities

The Commonwealth must be named as a remainder beneficiary of any annuity bought, annuitized, or otherwise changed by a MassHealth applicant, member, or spouse on or after February 8, 2006, for the total amount of medical assistance paid for the institutionalized individual. This beneficiary designation must not be removed.

See the MassHealth regulations at 130 CMR 520.000 for more information.

Signing up to vote

This guide includes information about voter registration. You do not need to register to vote to get benefits.

SECTION 8

Your Rights and Responsibilities

Confidentiality and fair treatment

MassHealth complies with applicable federal civil rights laws. We do not discriminate against, exclude, or treat people differently because of race, color, national origin, age, disability, religion, creed, sexual orientation or sex, including gender identity and gender stereotyping.

MassHealth provides free aids and services to people with disabilities to communicate effectively with us. These services include

- qualified sign language interpreters
- written information in other formats, including large print, braille, accessible electronic formats, and other formats.

We also provide free language services to people whose primary language is not English. These services include

- qualified interpreters
- information written in other languages

If you need these services, contact us at 1-800-841-2900 (TTY: 1-800-497-4648).

If you believe that MassHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, religion, creed, sexual orientation, or sex including gender identity and gender stereotyping, you can file a grievance with:

Section 1557 Compliance Coordinator
1 Ashburton Place, 11th Floor
Boston, MA 02108

Phone: 1-617 573-1704, TTY: 1-617 573-1696
Fax: 1-617 889-7862, or

E-mail at: Section1557Coordinator@state.ma.us.

You can file a grievance in person or by mail, fax, or e-mail. If you need help filing a grievance, the Section 1557 Compliance Coordinator can help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights in the following ways:

Electronically through the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Mail

U.S. Department of Health and Human Services
200 Independence Avenue SW.
Room 509F, HHH Building
Washington, DC 20201, or
Phone at 1-800-368-1019,
TTY/TDD: 1-800-537-7697.

Complaint forms are available at
www.hhs.gov/ocr/office/file/index.html.

MassHealth and the Health Connector are committed to keeping the personal information we have about you confidential. All personal

information we have about any applicant or member, including medical data, health status, and the personal information you give us during your application for and receipt of benefits is confidential. This information may not be used or released for purposes not related to the administration of MassHealth or the Health Connector without your permission unless required by law or a court order.

You can give us your written permission to use your personal health information for a specific purpose or share it with a specific person or organization. You can also give us your permission to share your personal information with your authorized representative, Certified Application Counselor (CAC), or Navigator, if you have one, by filling out an Authorized Representative Designation Form, a Certified Application Counselor Designation Form, or a Navigator Designation Form.

For more information about how MassHealth and the Health Connector may use and share your information and what your rights are regarding your information, please review the MassHealth Notice of Privacy Practices and the Health Connector's Privacy Policy. You can get a copy of the MassHealth Notice of Privacy Practices by calling 1-800-841-2900 (TTY: 1-800-497-4648) or by visiting www.mass.gov/masshealth. You can view the Health Connector's Privacy Policy at www.mahealthconnector.org/site-policies/privacy-policy.

Authorized representative

An authorized representative is someone you choose to help you get health care coverage through programs offered by MassHealth and the Massachusetts Health Connector. You can do this by filling out the Authorized Representative Designation Form (ARD) or a similar designation form. An authorized representative may fill out your application or eligibility review forms, give proof of information given on these eligibility forms, report changes in your income, address, or other circumstances, get copies of all MassHealth or Health Connector eligibility or enrollment notices sent to you, and act on your behalf in all other matters with MassHealth or the Health Connector.

An authorized representative can be a friend, family member, relative, or other person or organization of your choosing who agrees to help you. It is up to you

to choose an authorized representative, if you want one. MassHealth or the Health Connector will not choose an authorized representative for you.

You must designate in writing on the Authorized Representative Designation Form or a similar designation document or authorization document the person or organization you want to be your authorized representative. In most cases, your authorized representative must also fill out this form or a similar designation document or authorization document. This form is included in the application packet, or you can call us at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled), or visit www.mass.gov/masshealth, to get one. Please see the instructions on the form for more details.

An authorized representative can also be someone who is acting responsibly on your behalf if you cannot designate an authorized representative in writing because of a mental or physical condition, or has been appointed by law to act on your behalf or on behalf of your estate. This person must fill out the applicable parts of the Authorized Representative Designation Form or provide a similar designation document. If this person has been appointed by law to represent you, either you or this person must also submit to MassHealth or the Health Connector a copy of the applicable legal document stating that this person is lawfully representing you or your estate. This person may be a legal guardian, conservator, holder of power of attorney, or health care proxy, or if the applicant or member has died, the estate's administrator or executor.

Permission to share information

If you want us to share your personal health information, including sending copies of your eligibility notices, with someone who is not your authorized representative, you can do this by giving us written permission. We have forms you can use to do this. You can call us, or visit www.mass.gov/masshealth, to get a copy of the right form.

Reporting changes

You must tell us about any changes that may affect your eligibility within 10 days of the changes or as soon as possible. See Section 10, Where To Get Help, for information on where to report changes. These changes include but are not limited to

- income
- health insurance
- assets
- immigration status
- disability status
- address

If you do not tell us about changes, your MassHealth benefits may stop and you will not be able to use your MassHealth card.

Giving correct information

Giving incorrect or false information may end your benefits. It may also result in fines, imprisonment, or both.

Our decision and your right to appeal

We will send you a notice to let you know if you can or cannot get one of the MassHealth coverage types or programs, Health Connector plans, or the Health Safety Net. If you think that our decision is wrong, you have the right to ask for a fair hearing to appeal our decision. Notices have information that explains how to ask for a fair hearing and how much time you have to ask for one.

See Board of Hearings in Section 10 to find out where to send your fair hearing request. If you have questions about a MassHealth notice or how to ask for an appeal, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

If you have questions about a Health Connector appeal, call the Health Connector at 1-877-623-6765.

If you have questions about a Health Safety Net grievance, call the Health Safety Net Customer Service Center at 1-877-910-2100. Health Safety Net determinations are conducted through MassHealth.

SECTION 9

U.S. Citizenship and Immigration Rules

When deciding if you are eligible for benefits, we look at all the requirements described under each coverage type and program. We will try to prove your U.S. citizenship/national status and immigration status using federal and state data services to decide if you may get a certain coverage type.

U.S. Citizens/Nationals

U.S. citizens/nationals may be eligible for MassHealth Standard and Family Assistance, They may also be eligible for Health Connector plans or the Health Safety Net.

Proof of citizenship and identity is required for all U.S. citizens/nationals.

A citizen of the United States is

- an individual who was born in the United States or its territories, including Puerto Rico, the Virgin Islands, Guam, and the Northern Mariana Islands, except if born to a foreign diplomat and who otherwise qualifies for U.S. citizenship under § 301 et seq. of the Immigration and Nationality Act (INA);
- an individual born of a parent who is a U.S. citizen or who otherwise qualifies for U.S. citizenship under § 301 et seq. of the INA;
- a naturalized citizen; or
- a national (both citizen and noncitizen national).
 - Citizen national. A citizen national is an individual who otherwise qualifies as a U.S. citizen under § 301 et seq. of the INA.
 - Noncitizen national. A noncitizen national is an individual who was born in one of the outlying possessions of the United States, including American Samoa and Swain's Island, to a parent who is a noncitizen national.

Non-U.S. citizens

To get the type of MassHealth that gives the most coverage, or to get a Health Connector plan, satisfactory immigration status must be proved. MassHealth and the Health Connector will perform information matches with state and federal agencies to prove immigration statuses. If electronic sources are unable to prove declared status, additional documentation will be required from the individuals.

Non-U.S. citizens do not have to submit their immigration documents with the application if they are applying only for their children, but are not applying for any health benefits for themselves.

Lawfully present immigrants

The following are lawfully present immigrants.

Qualified noncitizens

People who meet one of the following statuses may be eligible for MassHealth Standard or CommonHealth. They may also be eligible for benefits through the Health Connector or the Health Safety Net.

There are two groups of qualified noncitizens:

1. People who are qualified regardless of when they entered the U.S. or how long they have had a qualified status. Such individuals are
 - people granted asylum under section 208 of the INA;
 - refugees admitted under section 207 of the INA;
 - people whose deportation has been withheld under section 243(h) or 241(b)(3) of the INA, as provided by section 5562 of the federal Balanced Budget Act of 1997;
 - veterans, their spouses, and their children
 - veterans of the United States Armed Forces with an honorable discharge not related to their noncitizen status; or
 - Filipino war veterans who fought under U.S. command during WWII; or
 - Hmong and Highland Lao veterans who are admitted for legal permanent residence (LPR) and who fought under U.S. command during the Vietnam War; or
 - persons with noncitizen status on active duty in the U.S. Armed Forces, other than active duty for training; or
 - the spouse, unremarried surviving spouse, or unmarried dependent children of the noncitizen described in the four points above;
 - conditional entrants under section 203(a)(7) of the INA as in effect before April 1, 1980;
 - people who entered as Cuban/Haitian entrants under section 501(e) of the Refugee Education Assistance Act of 1980;
 - Native Americans with at least 50 percent American Indian blood who were born in Canada pursuant to section 289 of the INA or other tribal members born in territories outside of the United States pursuant to 25 U.S.C. 450b(e);
 - Amerasians as described in section 402(a)(2)(A)(i)(V) of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996;
2. People who are qualified based on having a qualified status identified at “A” below and who have satisfied one of the conditions listed at “B” below. Such individuals are
 - A. people who have one or more of the following statuses:
 - people admitted for legal permanent residence (LPR) under the Immigration and Nationality Act (INA); or
 - people granted parole for at least one year under section 212(d)(5) of the INA; or
 - a battered spouse, battered child, or child of a battered parent or parent of a battered child who meet the criteria of section 431(c) of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, 8 U.S.C. 1641; and also
 - B. people who satisfy at least one of the following three conditions:
 - they have had a status listed in 2.A. above for five or more years (a battered noncitizen attains this status when the petition is accepted as establishing a prima facie case);
 - they entered the U.S. before August 22, 1996, regardless of status at the time of entry, and have been continuously present in the U.S. until attaining a status listed in 2.A. above. For this purpose, an individual is deemed continuously present who has been absent from the U.S. for no more than 30 consecutive days or 90

nonconsecutive days before attaining a status listed in 2.A. above; or

- they also have or had a status listed in number 1 above.

Qualified noncitizens barred

People who have a status listed under qualified noncitizens at 2.A. above (legal permanent resident, parolee for at least one year, or battered noncitizen) and who **do not** meet one of the conditions listed at 2.B. above, are qualified noncitizens barred. Qualified noncitizens barred, like qualified noncitizens, are lawfully present immigrants. Certain people who are qualified noncitizens barred may be eligible for MassHealth Standard, Family Assistance, or Limited. They may also be eligible for benefits through the Health Connector and the Health Safety Net.

Nonqualified individuals lawfully present

Certain people who are nonqualified individuals lawfully present and meet one of the following statuses may be eligible for MassHealth Standard, Family Assistance, or Limited. They may also be eligible for benefits through the Health Connector and the Health Safety Net. People who are nonqualified individuals lawfully present are not defined as qualified under PRWORA of 1996, 8 U.S.C. § 1641, but are lawfully present. Nonqualified individuals lawfully present are as follows.

- People in a valid nonimmigrant status as otherwise defined in 8 U.S.C. 1101(a)(15) or otherwise defined under immigration laws as defined in 8 U.S.C. 1101(a)(17).
- People paroled into the U.S. in accordance with 8 U.S.C. 1182(d)(5) for less than one year, except for an individual paroled for prosecution, for deferred inspection, or pending removal proceedings.
- People who belong to one of the following classes:
 - granted temporary resident status in accordance with 8 U.S.C. 1160 or 1255a, respectively;
 - granted Temporary Protected Status (TPS) in accordance with 8 U.S.C. 1254a, and individuals with pending applications for TPS who have been granted employment authorization;
 - granted employment authorization under 8 CFR 274a.12(c);

- Family Unity beneficiaries in accordance with section 301 of Public Law 101-649, as amended;
- under Deferred Enforced Departure (DED) in accordance with a decision made by the President;
- granted Deferred Action status, except for applicants or individuals granted status under DHS Deferred Action for Childhood Arrival Process (DACA);
- granted an administrative stay of removal under 8 CFR part 241; or
- beneficiary of approved visa petition who has a pending application for adjustment of status.
- People with a pending application for asylum under 8 U.S.C. 1158, or for withholding of removal under 8 U.S.C. 1231, or under the Convention Against Torture who
 - have been granted employment authorization; or
 - are under 14 years of age and have had an application pending for at least 180 days.
- People who have been granted withholding of removal under the Convention Against Torture.
- Children who have a pending application for Special Immigrant Juvenile status as described in 8 U.S.C. 1101(a)(27)(J).

Qualified noncitizens barred and nonqualified individuals lawfully present

Qualified noncitizens barred and nonqualified individuals lawfully present who are 65 years of age or older may be eligible for MassHealth Family Assistance, Limited, or the Health Safety Net.

Nonqualified Persons Residing Under Color of Law (Nonqualified PRUCOLs)

Nonqualified PRUCOLs are certain noncitizens who are not lawfully present. These individuals may be permanently residing in the United States under color of law as described in 130 CMR 518.000. Certain people who are nonqualified PRUCOLs and meet one of the following statuses may be eligible for MassHealth Family Assistance or Limited. They may also be eligible for benefits through the Health Safety Net.

- Noncitizens living in the United States in accordance with an indefinite stay of deportation

- Noncitizens living in the United States in accordance with an indefinite voluntary departure
- Noncitizens and their families who are covered by an approved immediate relative petition, who are entitled to voluntary departure, and whose departure the United States Department of Homeland Security (DHS) does not contemplate enforcing
- Noncitizens granted voluntary departure by the DHS or an Immigration Judge, and whose deportation the DHS does not contemplate enforcing
- Noncitizens living under orders of supervision who do not have employment authorization under 8 CFR 274a.12(c)
- Noncitizens who have entered and continuously lived in the United States since before January 1, 1972
- Noncitizens granted suspension of deportation, and whose departure the DHS does not contemplate enforcing
- Noncitizens with a pending application for asylum under 8 U.S.C. 1158 or for withholding of removal under 8 U.S.C. 1231 or under the Convention Against Torture who have not been granted employment authorization, or are under 14 years of age and have not had an application pending for at least 180 days
- Noncitizens granted Deferred Action for Childhood Arrival status or have a pending application for this status
- Noncitizens who have filed an application, petition, or request to obtain a lawfully present status that has been accepted as properly filed but who have not yet obtained employment authorization and whose deportation DHS does not contemplate enforcing
- Any other noncitizens living in the United States with the knowledge and consent of the DHS, and whose departure the DHS does not contemplate enforcing. (These include persons granted Extended Voluntary Departure due to conditions in the noncitizen's home country based on a determination by the Secretary of State.)

Nonqualified PRUCOLs

Nonqualified PRUCOLs who are 65 years of age or older may be eligible for MassHealth Family Assistance, Limited, or the Health Safety Net.

Other noncitizens

If your immigration status is not described above, you are considered an other noncitizen. You may be eligible for MassHealth Limited or the Health Safety Net.

NOTE: People who were getting MassHealth, formerly known as Medical Assistance, or CommonHealth on June 30, 1997, may continue to get benefits regardless of immigration status if otherwise eligible.

The eligibility of immigrants for publicly funded benefits is defined in the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996, the federal Balanced Budget Act of 1997, and in various provisions of state law. For additional details, see the MassHealth regulations at 130 CMR 518.000.

U.S. Citizenship/National Status Requirements for MassHealth and Health Connector Plans Identity Requirements for the Health Safety Net

Proof of both U.S. Citizenship/National Status and Identity*

* Exception: Seniors and disabled persons who get or can get Medicare or Supplemental Security Income (SSI), or disabled persons who get Social Security Disability (SSDI) do NOT have to give proof of their U.S. citizenship/national status and identity. A child born to a mother who was getting MassHealth on the date of the child's birth does not have to give proof of U.S. citizenship/national status and identity.

The following are acceptable forms of proof of BOTH U.S. citizenship/national status AND identity. (No other documentation is required.):

- a U.S. passport, including a U.S. Passport Card issued by the Department of State, without regard to any expiration date as long as this passport or Card was issued without limitation; or
- a Certificate of U.S. Naturalization; or
- a Certificate of U.S. Citizenship; or
- a document issued by a federally recognized Indian tribe, as published in the Federal Register by the Bureau of Indian Affairs within the U.S. Department of the Interior, and identifies the federally recognized Indian tribe that issued the document, identifies the individual by name and confirms the individual's membership,

enrollment, or affiliation with the tribe. These documents include, but are not limited to: a tribal enrollment card, a Certificate of Degree of Indian Blood, a tribal census document, and documents on tribal letterhead issued under the signature of the appropriate tribal official that meet the requirements of 130 CMR 518.000.

OR

Proof of U.S. Citizenship/National Status Only

If one of the documents that satisfies both citizenship and identity is not provided, the following documents may be accepted as proof of U.S. citizenship/national status only.

- A U.S. public birth certificate (including the 50 states, the District of Columbia, Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swain's Island, or the Commonwealth of the Northern Mariana Islands (CNMI) (after November 4, 1986). The birth record may be issued by the state, Commonwealth, territory, or local jurisdiction. The individual may also be collectively naturalized under federal regulations.
- A cross match with the Massachusetts Registry of Vital Statistics that documents a record of birth
- A Certification of a Report of Birth issued to U.S. citizens who were born outside the U.S.
- A Report of Birth Abroad of a U.S. Citizen
- Certification of birth
- A U.S. Citizen ID card
- A Northern Mariana Identification Card issued to a collectively naturalized citizen who was born in the CNMI before November 4, 1986
- A final adoption decree showing the child's name and U.S. place of birth (if adoption is not final, a statement from a state-approved adoption agency that shows the child's name and U.S. place of birth)
- Evidence of U.S. civil service employment before June 1, 1976
- An official U.S. military record showing a U.S. place of birth
- A data match with the Systematic Alien Verification for Entitlements (SAVE) Program or any other process established by the Department of Homeland Security (DHS) to prove an individual is a citizen

- Documentation that a child meets the requirements of section 101 of the Child Citizenship Act of 2000 (8 U.S.C. 1431)
- Medical records, including, but not limited to, hospital, clinic, or doctor records, or admission papers from a nursing facility, skilled care facility, or other institution that indicate a U.S. place of birth
- Life, health, or other insurance record that indicates a U.S. place of birth
- An official religious record recorded in the U.S. showing that the birth occurred in the U.S.
- School records, including preschool, Head Start, and day care, showing the child's name and U.S. place of birth
- Federal or state census record showing U.S. citizenship or a U.S. place of birth
- If an individual does not have one of the documents listed in 130 CMR 518.000, he or she may submit an affidavit signed by another individual, under penalty of perjury, who can reasonably attest to the individual's citizenship, and that contains the individual's name, date of birth, and place of U.S. birth. The affidavit does not have to be notarized.

PLUS

Proof of Identity Only

1. The following documents are acceptable as proof of identity, provided this documentation has a photograph or other identifying information including, but not limited to, name, age, sex, race, height, weight, eye color, or address.
 - Identity documents listed at 8 CFR 274a.2(b)(1)(v)(B)(1), except a driver's license issued by a Canadian government authority
 - A driver's license issued by a state or territory
 - A school identification card
 - A U.S. military card or draft record
 - An identification card issued by the federal, state, or local government
 - A military dependent's identification card
 - A U.S. Coast Guard Merchant Mariner card
2. For children under 19 years of age, a clinic, doctor, hospital, or school record, including preschool or day care records
3. Two documents containing consistent information that confirms an applicant's identity.

These documents include, but are not limited to

- employer identification cards
 - high school and college diplomas (including high school equivalency diplomas)
 - marriage certificates
 - divorce decrees
 - property deeds or titles
 - a pay stub from a current employer with the applicant's name and address preprinted, dated within 60 days of the application
 - census proof containing the applicant's name and address, dated not more than 12 months before the date of the application
 - a pension or retirement statement from a former employer or pension fund stating the applicant's name and address, dated within 12 months of the application
 - tuition or student loan bill containing the applicant's name and address, dated not more than 12 months before the date of the application
 - utility bill, cell phone bill, credit card bill, doctor's bill, or hospital bill containing applicant's name and address, dated not more than 60 days before the date of the application
 - valid homeowner's, renter's, or automobile insurance policy with preprinted address, dated not more than 12 months before the date of the application, or a bill for this insurance with preprinted address, dated not more than 60 days before the date of the application
 - lease dated not more than 12 months before the date of the application, or home mortgage identifying applicant and address
 - employment proved by W-2 forms or other documents showing the applicant's name and address submitted by the employer to a government agency as a consequence of employment
4. A finding of identity from a federal or state agency, including, but not limited to, a public assistance, law enforcement, internal revenue, tax bureau, or corrections agency, if the agency has proved and certified the identity of the individual
5. A finding of identity from an Express Lane agency, as defined in section 1902(e)(13)(F) of the Social Security Act

If the applicant does not have any document specified in points 1., 2., or 3. above, and identity is not proved through points 4. or 5. above, the applicant may submit an affidavit signed, under penalty of perjury, by another person who can reasonably attest to the applicant's identity. This affidavit must contain the applicant's name and other identifying information establishing identity, as described in the first main bullet above. This affidavit does not have to be notarized.

SECTION 10

Where to Get Help

MassHealth Customer Service Center

1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled)

Topic

- How to get a Senior Application
- How to get a Long-Term-Care Supplement or a PCA Supplement
- How to get a MassHealth Buy-In Application
- Where to send the Senior Application
- General eligibility information
- Covered medical services
- How to get interpreter services
- How to get acceptable forms of proof
- MassHealth premiums
- How to find a MassHealth provider
- Emergency services—out of Massachusetts
- Questions about the voter registration process and help filling out the Voter Registration Form
- Where to report changes

To report changes, call us at the phone number listed above, or:

Mail the change information to
Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780

Fax the change information to
1-857-323-8300

Executive Office of Elder Affairs (EOEA)

1-800-AGE-INFO (1-800-243-4636)
(TTY: 1-877-610-0241)

Topic

- Elder Affairs Prescription Advantage Program
(For persons who are not getting prescription drug benefits under MassHealth or Medicare, who are either under 65 years of age and disabled or 65 years of age or older, and who want information about help with prescription drug costs)

MassHealth Enrollment Center

1-800-841-2900 (TTY: 1-800-497-4648) self-services available 24 hours/7 days a week

Topic

- Member eligibility information
- How to get MassHealth forms
- Your eligibility notice
- How to ask for a fair hearing to appeal MassHealth decisions
- How to meet your deductible
- Your long-term-care patient-paid amount (PPA)
- How to replace a MassHealth card
- Information to process case
- Examples of acceptable forms of proof

Special MassHealth Programs

Call MassHealth Enrollment Center

1-800-408-1253 (TTY: 1-800-231-5698)

- Kaileigh Mulligan Program—Home Care for Disabled Children
- PACE (Program of All-Inclusive Care for the Elderly)

Call MassHealth Enrollment Center

1-800-841-2900 (TTY: 1-800-497-4648)

- Home- and Community-Based Services Waiver Program

Third Party Liability

1-800-754-1864

Topic

- Real estate lien recovery
- Accident recovery
- Estate recovery

Board of Hearings

617-847-1200 or 1-800-655-0338

fax: 617-847-1204

100 Hancock St., 6th Floor
Quincy, MA 02171

Topic

- MassHealth appeals—fair hearings

MassHealth Disability Accommodation Ombudsman

617-847-3468 (TTY: 617-847-3788)

100 Hancock Street, 6th floor
Quincy, MA 02171

ADAaccommodations@state.ma.us.

Topic

- For applicants and members with disabilities who need accommodations

Social Security Administration (SSA)

1-800-772-1213 | www.ssa.gov

Topic

- Eligibility for Social Security enrollment in Medicare Parts A and B
- Social Security benefits
- Supplemental Security Income (SSI) benefits
- Applying for an SSN

Medicare prescription drug coverage

1-800-MEDICARE 1-800-633-4227

(TTY: 1-877-486-2048)

www.medicare.gov

Senior Care Options

1-888-885-0484 (TTY: 1-888-821-5225)

Massachusetts Health Connector

1-877-MA-ENROLL (1-877-623-6765)

(TTY: 1-877-623-7773)

www.MAhealthconnector.org

Topic

- Reporting changes
- Information about enrollment in health plans, premiums, copays, other program information, and appeals information

To report member or provider fraud

1-877-437-2830 (1-877-4-FRAUD-0)

Health Safety Net Customer Service Center

1-877-910-2100

Topic

- Health Safety Net

Grievances with HSN

Health Safety Net Office

Attn: HSN Grievances

100 Hancock St., 6th Floor

Quincy, MA 02171

Legal Services

A list of free and low-cost legal services is available on the MassHealth website at www.mass.gov/masshealth.

If you would like this list in print form, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

IMPORTANT INFORMATION ABOUT VOTER REGISTRATION



When you get the form, fill it out and send it to your city or town hall. If you have any questions about the voter registration process, or if you need help filling out the form, call one of the listed telephone numbers, or visit a local MassHealth office. MassHealth office locations can be found at www.mass.gov/masshealth. (Click on “Contact MassHealth.”)

Dear Applicant or Member:

The National Voter Registration Act of 1993 requires MassHealth to give you the opportunity to register to vote. Your decision to register to vote will not affect your eligibility for benefits.

A mail-in voter registration form is enclosed in the middle of this booklet, if this booklet contains the MassHealth application. If you would like a mail-in voter registration form sent to you, please call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648).

Remember: You will not be registered to vote until you send the filled-out voter registration form to your local city or town hall. Your local election department will let you know in writing when your voter registration has been processed. If you do not get written notification within a reasonable time, contact your local city or town hall election department for more information.

VOTE-3 (Rev. 03/16)

Commonwealth of Massachusetts | Executive Office of Health and Human Services | MassHealth

FEDERAL POVERTY LEVELS (MONTHLY)

Household Size	100%	5%	133%	150%	200%	250%	300%	400%
1	\$1,005	\$51	\$1,337	\$1,508	\$2,010	\$2,513	\$3,015	\$4,020
2	\$1,354	\$68	\$1,800	\$2,030	\$2,707	\$3,384	\$4,060	\$5,414
3	\$1,702	\$86	\$2,264	\$2,553	\$3,404	\$4,255	\$5,105	\$6,807
4	\$2,050	\$103	\$2,727	\$3,075	\$4,100	\$5,125	\$6,150	\$8,200
5	\$2,399	\$120	\$3,190	\$3,598	\$4,797	\$5,996	\$7,195	\$9,594
6	\$2,747	\$138	\$3,654	\$4,120	\$5,494	\$6,867	\$8,240	\$10,987
7	\$3,095	\$155	\$4,117	\$4,643	\$6,190	\$7,738	\$9,285	\$12,380
8	\$3,444	\$173	\$4,580	\$5,165	\$6,887	\$8,609	\$10,330	\$13,774
Additional Persons	\$349	\$18	\$464	\$523	\$697	\$871	\$1,045	\$1,394

MassHealth updates the federal poverty levels each year based on changes made by the federal government. The income levels above reflect the standards as of March 1, 2017.

Please see our website at www.mass.gov/masshealth/eligtables for the most recent chart.

**This information is important.
It should be translated right away.
We can translate it for you free of charge.
Call us at 1-800-841-2900 (TTY: 1-800-497-4648).**

**This information is available in
alternative formats such as braille
and large print.
To get a copy, please call us at
1-800-841-2900 (TTY: 1-800-497-4648).**

Esta información es importante y debe ser traducida inmediatamente. Podemos traducirla para usted gratuitamente. Llámenos al 1-800-841-2900 (TTY: 1-800-497-4648). (Spanish)

Questa informazione è importante. Si pregha di tradurla immediatamente. Possiamo tradurla per voi gratuitamente. Chiamate all 1-800-841-2900 (TTY: 1-800-497-4648). (Italian)

Esta informação é importante. Deverá ser traduzida imediatamente. Nós podemos traduzi-la para você gratuitamente. Entre em contato conosco no 1-800-841-2900 (TTY: 1-800-497-4648). (Brazilian Portuguese)

이 정보는 중요합니다. 이는 즉시 번역해야 합니다. 저희는 귀하를 위해 이를 무료로 번역해드릴 수 있습니다. 1-800-841-2900 (TTY: 1-800-497-4648) (으)로 전화 주십시오. (Korean)

此處的資訊十分重要，應立即翻譯。我們可以免費為您翻譯。請撥打電話號碼 1-800-841-2900 (TTY: 1-800-497-4648)，與我們聯繫。 (Chinese)

Αυτή η πληροφορία είναι σημαντική και πρέπει να μεταφραστεί άμεσα. Μπορούμε να τη μεταφράσουμε για εσάς δωρεάν. Καλέστε μας στον αριθμό 1-800-841-2900 (TTY: 1-800-497-4648). (Greek)

Enfòmasyon sa enpòtan. Yo fèt pou tradwi li tou swit. Nou kapab tradwi li pou ou gratis. Rele nou nan 1-800-841-2900 (TTY: 1-800-497-4648). (Haitian Creole)

To jest ważna informacja. Powinna zostać niezwłocznie przetłumaczona. My tłumaczymy dla Państwa bezpłatnie. Prosimy do nas zadzwonić pod nr 1-800-841-2900 (TTY: 1-800-497-4648). (Polish)

Những tin tức này thật quan trọng. Tin tức này cần phải thông dịch liền. Chúng tôi có thể thông dịch cho quý vị miễn phí. Xin gọi cho chúng tôi tại số 1-800-841-2900 (TTY: 1-800-497-4648). (Vietnamese)

यह जानकारी महत्वपूर्ण है। इसका अनुवाद भलीभांति किया जाना चाहिए। हम आपके लिए इसका अनुवाद नशुल्क कर सकते हैं। हमें 1-800-841-2900 (TTY: 1-800-497-4648) पर कॉल करें। (Hindi)

Эта информация очень важна. Ее нужно перевести немедленно. Мы можем перевести ее для вас бесплатно. Позвоните нам по телефону 1-800-841-2900 (TTY: 1-800-497-4648). (Russian)

આ માહિતી મહત્વની છે. તેનું તરત જ અનુવાદ થવું જોઈએ. અમે વનિ મૂલ્યે તમારા માટે તેમ કરી શકીએ છીએ. અમને 1-800-841-2900 (TTY: 1-800-497-4648) પર કોલ કરો. (Gujarati)

هذه المعلومات هامة. يجب ترجمتها فوراً. يمكننا ترجمتها لك مجاناً. اتصل بنا على الرقم 1-800-841-2900 (TTY: 1-800-497-4648). (Arabic)

នេះគឺជាព័ត៌មានសំខាន់ៗ វាគួរតែបកប្រែឱ្យបានឆាប់រហ័ស។ យើងអាចបកប្រែវាសំរាប់អ្នកដោយឥតគិតថ្លៃឡើយ។ សូមទូរស័ព្ទទមកយើង តាមលេខ 1-800-841-2900 (TTY: 1-800-497-4648) (Cambodian)

ຂໍ້ມູນນີ້ສຳຄັນ. ມັນມີຄວາມຈຳເປັນຕ້ອງແປເລີຍ. ພວກເຮົາສາມາດຊ່ວຍແປໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາພວກເຮົາໄດ້ທີ່ 1-800-841-2900 (TTY: 1-800-497-4648). (Lao)

Cette information est importante. Prière de la traduire immédiatement. Nous pouvons vous la traduire gratuitement. Appelez-nous au 1-800-841-2900 (ATS: 1-800-497-4648). (French)

