

# MassHealth Commonwealth – Program Eligibility & Application

Information from the Massachusetts Family-to-Family Health Information Center, a project of Mass Family Voices

Often, families whose children have special health care needs have lots of medical expenses. In addition to their health insurance premiums, they are also paying deductibles, co-payments, and for services their children need, but have exceeded the service limit set by their health insurer.

The Medicaid program in Massachusetts is MassHealth. There are many different types of MassHealth programs. Two of these programs, MassHealth Standard and MassHealth Commonwealth, can help families of children with special needs with out-of-pocket costs, even if they have private health insurance. Program eligibility depends on many factors. These include income, access to other health insurance, and if the child meets federal disability criteria.

If family income is less than 150% of the Federal Poverty Level (FPL), or \$30,984 for a family of four, the children will be eligible for MassHealth Standard based solely on family income. If family income is more than 150% FPL, a child may be eligible for MassHealth Commonwealth if she meets the federal disability criteria. Read the listing of childhood impairments at <http://www.socialsecurity.gov/disability/professionals/bluebook/ChildhoodListings.htm>.

There is a sliding-scale premium for Commonwealth; the higher your family income, the higher the monthly premium. However, if the monthly premium is less than what you are paying out-of-pocket, purchasing Commonwealth can be a cost effective way to supplement health insurance coverage for a child with special health needs\*.

## Applying for MassHealth Commonwealth

The Medical Benefit Request or MBR is the single application for all the MassHealth programs. To find the application online, go to [www.mass.gov/masshealth](http://www.mass.gov/masshealth). On the left-hand side, under Programs & Services, click on Individuals, Families & Children, and then click on How to Apply. You have the option of downloading the application or you can call a MassHealth Enrollment Center at 1-888-665-9993 (V) or 1-888-665-9997 (TTY) and request an application in the mail.

Fill out the application, being sure to provide information about each family member, as family size is used to compute family income as a percent of FPL. Even though you list each family member, when asked 'is this person applying' check 'yes' only for the individual with a disability. Make sure you fill out the blue Supplement B: Injury, Illness or Disability Questions part of the application for the child with a disability. In order to be eligible for Commonwealth, the child must meet federal disability criteria.

A separate Disability Evaluation Services (DES) Unit makes the disability determination, which can take up to 90 days. You can expedite this process by providing additional documentation with your MBR.

- 1) *Download and fill out the MassHealth Child Disability Supplement at [http://www.mass.gov/Eeohhs2/docs/masshealth/appforms/mads\\_child.pdf](http://www.mass.gov/Eeohhs2/docs/masshealth/appforms/mads_child.pdf). Include information for all providers, even a provider your child saw only once, as everything is factored into the disability determination.*
- 2) *Fill out a MassHealth Medical Release Form for each health care provider. This gives the DES Unit permission to contact your child's doctors for information. The form is at [http://www.mass.gov/Eeohhs2/docs/masshealth/appforms/mh\\_mrr.pdf](http://www.mass.gov/Eeohhs2/docs/masshealth/appforms/mh_mrr.pdf).*
- 3) *Follow up with your child's doctors and confirm that they have provided information to the DES Unit.*
- 4) *There is a citizenship requirement. Include a copy of your child's birth certificate.*
- 5) *Make a copy of the application and supplemental materials before you mail it.*

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\*For information about the Commonwealth premium structure, or questions about MassHealth for a child with special health care needs, call the Massachusetts Family-to-Family Health Information Center at 1-800-331-0699, ext. 210 or e-mail [massfv@fcsn.org](mailto:massfv@fcsn.org).

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