

Commonwealth Care

October 6, 2006

MLRI

Commonwealth Care

- New subsidized health insurance program
- Administered by new authority: the Connector
- Starting October 1, 2006 for adults at or under 100% of poverty (Plan Type I)
 - Current UCP eligible adults converted to CC
- Starting January 1, 2006 for adults from 100-300% of poverty (Plan Types II-IV)

Commonwealth Care-Eligibility

- Mass. resident
- US citizen, or non-citizen who is qualified, special status or PRUCOL
- Gross family income not over 300% FPL
- Uninsured and with no offer of subsidized employer-sponsored insurance in past 6 months (waiver ??)
- Not eligible for MassHealth or Medicare

Commonwealth Care -Benefits

- Apply using MassHealth application form or Virtual Gateway
- Enroll in one of 4 MassHealth MCOs
- Benefit package for those under 100% (Type I)
 - Comprehensive benefits including dental
 - No premium
 - Copays no higher than MassHealth copays

Commonwealth Care: Differences from MassHealth

- Coverage 1st of month after determined eligible & selected plan
- Managed care lock-in after 60 days
- All benefits through MCO
- Enforceable copays
- Enrollment may be capped if funding falls short
- Service appeals to OPP

Commonwealth Care-Benefits for 100-300% FPL

- Applications starting Jan. 1, 2007
- Premiums for lowest cost plans (Types II and III): 100-150% FPL \$18 PMPM; 150-200% \$40; 200-250% \$70; 250-300% \$106
- No deductibles
- Copays like private insurance
- For 200-300%, choice of plan with higher premium but copays at same lower level as 100-200% Type II plan (Type IV)
- Comprehensive but no dental benefit

Grievance & Appeal Rights

- Eligibility denials → appeal to MassHealth Board of Hearings
- Service denials →
 - 1st MCO internal grievance,
 - Next, external review at Office of Patient Protections (DPH)

For more information

- Connector website: www.mass.gov/connector
- Customer service line: 877-MA-ENROLL (877-623-6765)
- G.L. c. 118H (Commonwealth Care) and c. 176Q (Health Insurance Connector Authority); 956 C.M.R. 2.00 and 3.00