

# Appendix E: Medical Security Program Information



THE COMMONWEALTH OF MASSACHUSETTS  
EXECUTIVE OFFICE OF LABOR AND WORKFORCE DEVELOPMENT  
DEPARTMENT OF UNEMPLOYMENT ASSISTANCE

## NEED HEALTH INSURANCE?

You can get Help with **COBRA** Payments,  
or Health Insurance you Purchase on Your Own

OR

Enrollment in a **FREE** Health Insurance Plan

Take a minute to read inside  
**1-800-908-8801**

If you have any questions about completing this form, or you need it interpreted, call the Medical Security Program customer service unit at 1-800-908-8801 (TTY/TTD for the Deaf and Hard of Hearing 1-800-522-1254). Hours are Monday – Friday 8:30 a.m. to 4:30 p.m.

Если у Вас возникли вопросы в связи с заполнением этой формы или если Вам нужно перевести ее, звоните в отдел медицинского страхования (Medical Security Program или MSP) в отдел обслуживания клиентов по телефону 1-800-908-8801 (TTY/TTD для глухих или людей с ослабленным слухом 1-800-522-1254). Мы работаем с понедельника по пятницу с 8:30 утра до 4:30 дня.

Si tiene alguna duda al llenar este formulario o necesita su interpretación al español, llame a la unidad de servicio al cliente del Programa de Seguridad Médico (Medical Security Program) al 1-800-908-8801 (TTY/TTD para hipoacúsicos 1-800-522-1254) de lunes a viernes, de 8:30 a.m. a 4:30 p.m.

Se desidera ricevere ulteriori informazioni sul modo di completare questo modulo o se ha bisogno dei servizi di un interprete, si rivolga all'unità di servizio clienti del Programma di sicurezza sanitaria (Medical Security Program) all'1-800-908-8801(TTY/TTD per i non udenti o le persone con problemi di udito 1-800-522-1254). L'orario è dal lunedì al venerdì dalle 8:30 del mattino alle 4:30 del pomeriggio.

Em caso de dúvidas sobre o preenchimento deste formulário, ou se necessitar de explicações adicionais em português, contactar o Serviço de Assistência do Programa de Seguro de Saúde (Medical Security Program) através do telefone 1-800-908-8801(TTY/TTD para surdos ou pessoas com deficiências auditivas 1-800-522-1254). O horário é de segunda a sexta-feira, das 8:30 am às 4:30 pm.

រើអ្នកមានសំណួរស្តីអំពីការបំពេញក្រដាសបំពេញ: ឬត្រូវការឲ្យគេបកប្រែ សូមទូរស័ព្ទទៅក្រុមបម្រើអតិថិជន គោលដៅសុវត្ថិភាពសុខភាព (Medical Security Program) រាល់ថ្ងៃ 1-800-908-8801 (TTY/TTD សំរាប់អ្នកឮមិនសូវបានល្អ 1-800-522-1254)។ ម៉ោងបម្រើអតិថិជនគឺ ពីថ្ងៃចន្ទ រហូត ថ្ងៃពុធ ពីម៉ោង 8:30 ព្រឹក ដល់ម៉ោង 4:30 ល្ងាច។

ຖ້າມີຄຳຮ້ອງສົມໃຈ ຫຼື ຈຶ່ງວາງຄຳຖາມເພີ່ມເຕີມ ຫຼື ພິສັດວາງຄຳຖາມ ຕາຍໄປ, ໃຫ້ເຂົ້າຫາຫົວໜ່ວຍບໍລິການລູກຄ້າຂອງໂຄງການເມັດເວັບ ຫຼື ຫາກເຈົ້າສື່ 1-800-908-8801 (ສຳລັບ TTY/TTD ສຳລັບຄົນ ທີ່ມີຄວາມຫຍຸ້ງຍາກໃນການຮູ້ສູງສູງ) ມາດັບທີ່ 1-800-522-1254. ເວລາ ຕຳແໜ່ງເປັນເມັດເວັບຄື: ມ. 8:30 ໂມງເຖິງ ມ. 4:30 ໂມງລ່ອງ

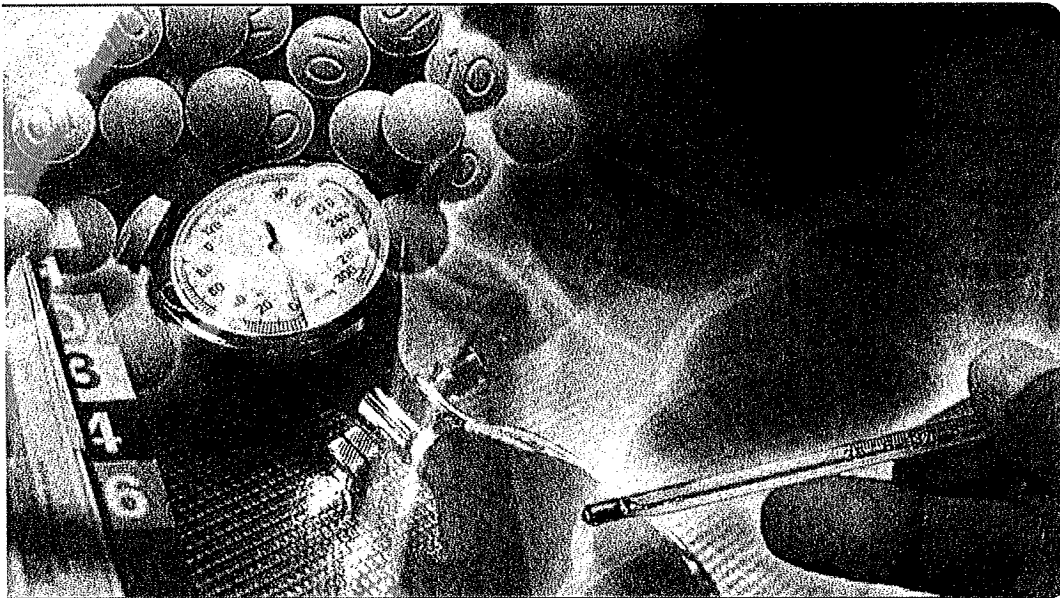
Si ou gen nnapôt kesyon sou kijan pou rannpli fòmilè sila, oubyen si ou bezwen you moun entèprete li ba ou, rele Depatman sèvis kliyan pou Pwogram sekirite medikal la nan 1-800-908-8801 (moun soud oubyen moun ki gen pwoblèm pou tande ka rele liy TTY/TTD a nan 1-800-522-1254). Lè ouvèti se lendi a vnedredi ant 8:30 am a 4:30 pm.

Nếu có bất cứ thắc mắc nào về việc điền hay cần thông dịch mẫu này, xin gọi đơn vị Dịch Vụ Khách Hàng của Chương Trình An Sinh Y Tế theo số 1-800-908-8801 (TTY/TTD cho người điếc hay bị lảng tai: 1-800-522-1254). Giờ làm việc: Thứ Hai đến thứ Sáu, từ 8:30 sáng đến 4:30 chiều.

如果你填寫這表格有任何問題, 或你需及想這表格翻譯, 請聯絡醫療安全計畫的客戶服務組 (Medical Security Program), 電話 1-800-908-8801 (失聰或聽覺有困難人士, 請致電TTY/TTD 1-800-522-1254)。辦公時間為星期一至五, 由上午8:30至下午4:30。



Health Insurance Benefits for Unemployment Insurance Claimants



The Massachusetts Department of Unemployment Assistance provides health insurance assistance through the Medical Security Program (MSP) for Massachusetts residents while they are receiving unemployment benefits. Massachusetts is the first state in the nation to offer a health care plan for unemployment insurance claimants. If you are eligible for unemployment insurance benefits in Massachusetts, you and your family (including children up to their 26th birthday or disabled children regardless of age) may also qualify for health insurance coverage under the Medical Security Program. The program provides eligible claimants with either partial reimbursement of existing health insurance premiums or enrollment in a Blue Cross Health Maintenance Organization. These health insurance benefits are available to unemployed Massachusetts residents who meet program eligibility criteria.

### Medical Security Program Eligibility

To be eligible for the Medical Security Program, you must meet the following requirements:

- You must be a Massachusetts resident;
- Become unemployed from a Massachusetts employer;
- Receive unemployment insurance benefits from Massachusetts;
- Your annualized total family income (for six months prior to your application for the Medical Security Program plus your projected income for the next six months) must be less than or equal to 400% of the Federal Poverty Income Guidelines (see chart) and
- Do not have access to spouse's insurance (affordability will be considered);
- Not enrolled in Medicaid or Medicare Part B;

You may reapply for the Medical Security Program while you are still collecting unemployment benefits if:

- You do not initially meet income guidelines for Medical Security Program, and your income falls below the eligibility guideline while you are still receiving unemployment insurance.
- You were initially disqualified from receiving unemployment insurance, and your disqualification was overturned on appeal or you requalify for benefits.

Even if you are unsure of your income eligibility, you should submit your application. We will review your application to determine your eligibility.

## The Medical Security Program Offers Two Plans:

### Premium Assistance Plan

If you have the option of continuing participation in COBRA, your former employer's plan or a health insurance plan you previously purchased on your own, you may receive monthly subsidies in the form of reimbursement of your premium payments. Here's how this plan works:

- You must be responsible for 100% payment of the monthly premium.
- You may receive 80% of the actual premium paid, or up to \$1,170 per month for a family plan and up to \$480 per month for an individual plan.
- You must collect at least 10 days of unemployment insurance benefits for any month you are requesting reimbursement.

If eligible, you will be enrolled in the Premium Assistance plan with the same type of coverage (family or individual) you have on your existing plan. You must continue to pay your health insurance premium each month. The Medical Security Program will reimburse you upon receipt of a claim form with proof of payment.

### Direct Coverage Plan

If you do not have the option of continuing a health insurance plan in which you were enrolled or if you did not previously have health insurance prior to applying for unemployment insurance benefits, you may be eligible to be enrolled in a Health Maintenance Organization (HMO) plan. The HMO plan covers office visits and screenings, wellness visits for infants and children, hospital care, and treatment for mental health and substance abuse, and prescription drug coverage. There are some co-payments required and you must choose a primary care physician (PCP).

## Overview of the Direct Coverage Program Benefits

Under the Direct Coverage Plan, the following services are covered:

- Physician services
- Emergency services
- Laboratory and x-ray services
- Well-baby care including routine exams
- Mental health and substance abuse treatment
- Prescription drugs
- Eyewear discount of 25% on lenses and frames and 20% discount on contact lenses (10% on disposable lenses)
- Out-of-state medical services are reimbursed only for providers who have an agreement with Blue Cross Blue Shield. For a list of out-of-state providers, call 1-800-810-BLUE (2583). Information is also available on the web at [www.bluecrossma.com](http://www.bluecrossma.com).

More information on covered services is available from Blue Cross Blue Shield of Massachusetts.

For answers to questions regarding health benefits, please call Medical Security Program Customer Service at 1-800-908-8801. Office hours are 8:30 a.m. to 4:30 p.m., Monday through Friday.

## Federal Poverty Income Guidelines (FPIG)

Effective January 20, 2011, and updated annually by the U.S. Department of Health and Human Services.

MSP Income Eligibility Guidelines			
Size of Family Unit*	Annualized Income**		
	FPIG Limit		
	FPIG	150%	400%
1	\$ 10,890	\$ 16,335	\$ 43,560
2	\$ 14,710	\$ 22,065	\$ 58,840
3	\$ 18,530	\$ 27,795	\$ 74,120
4	\$ 22,350	\$ 33,525	\$ 89,400
5	\$ 26,170	\$ 39,255	\$ 104,680
6	\$ 29,990	\$ 44,985	\$ 119,960
7	\$ 33,810	\$ 50,715	\$ 135,240
8	\$ 37,630	\$ 56,445	\$ 150,520
For each additional person add	\$ 3,820	\$ 5,730	\$ 5,280

\* The size of your family includes you, your spouse and children.

\*\* Annualized Income includes your total family income for six months prior to your application for the Medical Security Program plus your projected income for the next six months. Total family income includes your spouse's income but not income from dependent children. Your projected income will be determined by the Medical Security Program based on your application and your projected unemployment insurance benefits.

## Medical Security Program

### Hardship Waiver for Direct Coverage

If you do have the option of continuing an existing health plan, but you cannot afford to pay for your share of the premium amount, you may qualify for a waiver which allows you to receive coverage under the Direct Coverage Plan.

- To qualify for the waiver, your total gross family income must not exceed 150 percent of the current Federal Poverty Income Guidelines (FPIG). See chart.
- To apply for a waiver, you must provide a letter from your health insurance carrier or your employer stating the cost of your monthly premium. MSP will assign expenses by family size.
- \* If you do have the option of continuing in an existing health insurance plan through your former employer (COBRA), you can continue this coverage for up to 18 months.
- \* Please be aware that the Direct Coverage Plan ends when your unemployment insurance benefits end. There is no opportunity to extend Direct Coverage beyond your MSP eligibility. Once you opt out of an existing health plan, you will not be able to re-enroll in your former employer's health plan or COBRA when your Direct Coverage Plan ends. This means that when your unemployment benefits end, your health insurance will end.

### How to Apply

After you file your claim for unemployment insurance benefits, you will automatically receive an application packet directly from the Department of Unemployment Assistance.

You should complete and return the application to us as soon as possible. A delay in applying will delay the date your coverage becomes effective.

Before you submit your application, make sure that you have provided all the information requested below, if applicable:

- A copy of a letter from your employer or health insurance company stating the amount of your premium and the date your COBRA coverage began.
- A copy of your Mass Health/Commonwealth Care termination letter if you were previously enrolled.
- The four (4) most recent pay stubs for your spouse if you are applying for family coverage.
- A copy of a letter from your spouse's employer on company letterhead indicating the name of the health insurance plan, spouse's current premium, the premium to cover the applicant, and the date the insurance will be available.



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1-800-908-8801

This will help you avoid delays in processing; however, you should mail your application even if required documents are not available. We will notify you of your eligibility in writing.

If you have filed your unemployment insurance claim and have not received a Medical Security Program application within two weeks, contact us at 1-800-908-8801 and we will mail an application package to you.

### When Medical Security Program Coverage Ends

Your Medical Security Program coverage ends when you stop receiving unemployment benefits. Your coverage is over seven (7) days after the week-ending date of your final unemployment insurance payment or seven (7) days after the date you become ineligible for unemployment benefits, whichever applies first.

For children, the coverage ends 7 days after the week ending date of their 26th birthday, even if the parent(s) continue to be eligible for MSP. Coverage for disabled children ends when MSP coverage ends for the enrolled parent.



### Health Connector Programs

As of July 1, 2007, all Massachusetts residents must have health insurance. If you don't qualify for the Medical Security Program, or your unemployment benefits will end soon and you still need health insurance, the state's Health Connector may provide options for you.

**Commonwealth Choice** offers a wide choice of commercial insurance plans from name-brand insurers, backed with the state's Seal of Approval.

**Commonwealth Care** is low or no-cost health insurance for people who qualify.

Go to [MAhealthconnector.org](http://MAhealthconnector.org). Or call 1-877-MA-ENROLL (1-877-623-6765). TTY services are available for hearing or speech-impaired callers at 1-877-623-7773.

### How to Get Help

If you have any questions, or need help completing the Medical Security Program application, please call MSP Customer Service at 1-800-908-8801, Monday through Friday from 8:30 a.m. to 4:30 p.m.

Please keep this brochure for future reference. You may also get information on the Medical Security Program at <http://www.mass.gov/dua/msp>.

The Medical Security Program is administered by the Department of Unemployment Assistance

Form 2161BRO Rev. 05-11