



Do you have MassHealth coverage?

You may be able to get free or low-cost student health insurance

If you currently have MassHealth coverage, you may be able to sign up for your school's health insurance plan without paying any more than you currently do. MassHealth will pay for your student health insurance plan, if you qualify. **Just make sure to enter your MassHealth member ID when you fill out your school's plan waiver information.**

You'll get more benefits, without paying more

Through this program, you'll pay the same amount that you do now, but you'll be able to:

- Use any of the doctors or other providers in your school's Blue Cross Blue Shield of MA network. This means you will have more choices in doctors if you need health care.
- Pay the same low (or \$0) co-pay that you already do when you see a doctor, if they are covered by MassHealth. If you see a provider who isn't covered by MassHealth, you'll only need to pay the Blue Cross Blue Shield of MA plan's usual out-of-pocket cost. This could include the regular co-payment, co-insurance, or deductible costs.
- Get coverage in other states and countries if you are traveling and need health care.

How to get started

Enter your MassHealth ID number when you fill out information on your school's waiver form. You can find your MassHealth ID number on your MassHealth ID card.

What's next?

After you submit your information through your school's waiver process, you will get updates about the status of your submission. MassHealth will send you a letter to let you know if you qualify for this program.

Questions?

If you have questions about your eligibility for the Premium Assistance program, call MassHealth Premium Assistance at 1-855-273-5903.



Above: Sample MassHealth Member ID number, circled in red

Frequently Asked Questions

What are the benefits to enrolling in this program?

If you enroll in both a student health plan and MassHealth premium assistance, you will have access to a larger network of providers than just MassHealth providers. You will also have coverage for services out of state and out of country.

What do I need to tell a provider when I get services?

You will need to show both the MassHealth ID card and your student health plan insurance card to providers (such as doctors, hospitals, and pharmacies). This is so they can coordinate benefits and submit bills to both MassHealth and to your student health plan.

What if I see a provider who is not covered through MassHealth?

If you see a doctor or other provider who is in the network of your student health plan but is NOT a MassHealth provider, you will need to pay whatever the usual out-of-pocket costs would be for your student health plan, as if you didn't have MassHealth coverage. For example, if you see a mental health provider who is not in the MassHealth network, you will have to pay your student health plan's co-pay. MassHealth will not pay for any of the visit. However, if you were only on MassHealth and did not have a student health plan, you would have had to pay the full cost of the visit.

Is this going to cost me more money?

No, you'll pay no more than you are asked to pay under MassHealth, as long as you get care from MassHealth providers.

How long will the student health plan premium assistance last?

As long as you continue to be eligible for MassHealth, premium assistance will pay for your student health plan for the usual length of the plan (either the entire plan year or semester). If you stop being eligible for MassHealth during the year, you may have to pay for the student health plan out of your own pocket. You will need to re-apply at the beginning of each school year to get MassHealth premium assistance for your student health plan.

What happens if I drop out of school or become a part-time student?

Even if you drop out of school, you may be able to keep premium assistance for your student health plan. As long as you have your student health plan and are still eligible for MassHealth, your coverage will not be affected.

Will my MassHealth coverage change if I don't enroll in this program?

No, if you do not enroll in your student health plan, your MassHealth coverage will stay the same. However, you would be missing out on the added benefits, including access to more providers and out-of-state and out-of-country coverage.

Can I get a family health plan through this program?

No, at this time the premium assistance for student health plans program is only available to students on individual (one person) plans. We hope to offer premium assistance for family plans in future years.

What if I have more questions?

Please contact MassHealth premium assistance at 1-855-273-5903 if you have more questions.