

If MassHealth members take a temporary job with the US Census, how will Census earnings affect their MassHealth coverage?

It depends on the way in which they qualified for MassHealth...but most people will be able to keep MassHealth or qualify for other low cost coverage.

Do they receive cash assistance from DTA for TAFDC or EAEDC?

If so, they are automatically eligible for MassHealth while receiving cash assistance, and DTA will not be counting their temporary Census earnings against their cash assistance (or SNAP) benefits.

<https://www.mass.gov/info-details/important-information-about-the-treatment-of-census-bureau-worker-earnings-0>

Do they receive cash assistance from SSI?

If so, they are automatically eligible for MassHealth while receiving SSI, but SSI *will* be counting about half of any earned income including temporary Census earnings.

Do they qualify for MassHealth as a parent, grandparent or other relative who is the primary caretaker of a child under 19?

If so, their earnings will count but if earnings put them over the 133% of poverty income level, it will trigger up to 12 months of continued MassHealth Standard under a work incentive program called “Transitional Medical Assistance (TMA).” Once their temporary work ends and they report it, if they are still eligible as a parent/caretaker relative, they will go back to regular MassHealth Standard.

Do they qualify for MassHealth based on being age 65 or older?

If so, MassHealth will not count their temporary census earnings, and does not require them to report these earnings.¹

<https://www.mass.gov/info-details/important-information-about-the-treatment-of-census-bureau-worker-earnings-0#questions-and-answers-for-masshealth-members->

Do they qualify for MassHealth Standard as a person with a disability under age 65?

If so, MassHealth will count their temporary census earnings, but if they work at least 40 hours per month, they should qualify for continued coverage in a program called CommonHealth for the working disabled. They may be charged a monthly premium for CommonHealth depending on their income. Once their temporary work ends and they report it, if they are still eligible as a disabled person under 65, they will go back to MassHealth Standard.

¹ MassHealth is disregarding temporary census earnings for anyone whose eligibility is based on its non-MAGI income-counting rules. Last summer, CMS notified states that Medicaid cannot disregard taxable earnings under the MAGI income-counting rules that apply to most people.

Individuals with disabilities who are already on CommonHealth when they take a temporary census job may have a higher CommonHealth premium based on their increased earnings.

Do they qualify for MassHealth CarePlus as a single adult or couple?

If so, MassHealth will count their temporary census earnings, but temporary or seasonal earnings can be averaged over a year if they supply information about the months in which they will be receiving the temporary or seasonal income. Here is an example:

Anne is 55 and lives with her 62 year old husband Bill. Their only income is his early retirement of \$1500 per month. They both have MassHealth. Anne takes a job with the census earning \$15 per hour for 10 hours per week for 16 weeks. Her monthly earnings will be \$650 which added to her husband's \$1500 is \$2150 and exceeds the \$1875 income limit for a household of two in 2019. However, because this is only temporary/seasonal work, her total earnings for 16 weeks will be \$2400 averaged over one year, or \$200 per month. Adding \$200 per month to her husband's \$1500, is \$1700 per month and still under the upper income limit for them both to remain eligible for MassHealth while Anne is working.

If average earnings do put people over the MassHealth income ceiling for their family size, and they do not have Medicare or other insurance, they will probably qualify for low cost insurance from the ConnectorCare program. When they report their earnings in this situation, they will get a notice from MassHealth ending their coverage and a notice from ConnectorCare offering them coverage. The notices should allow enough time for them to enroll in ConnectorCare without a gap in coverage. For more information about ConnectorCare, see <https://www.masslegalhelp.org/health/connectorcare>

For more information about how temporary census income will affect MassHealth individuals may contact-

MassHealth Customer Service 800-841-2900, or

Their local Certified Application Counselor or Navigator organization
<https://my.mahealthconnector.org/enrollment-assisters>

For more information about obtaining temporary work with the Census:

<https://2020census.gov/en/jobs.html>

For more information about why it is important that everyone in Massachusetts is counted and how your organization can help make sure everyone counts:

<https://www.masscounts.com/>

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