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**Commonwealth of Massachusetts**  
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**Field Operations Memo 97-6**  
**February 1, 1997**

**To:** Local Office Staff  
**From:**  Joyce Sampson  
Assistant Commissioner for Field Operations  
**Re:** Children's Medical Security Plan

### **Background**

The Department of Public Health (DPH) assumed the administration of the *Children's Medical Security Plan* in August 1996. This program provides access to primary health care services for uninsured children under age 19 who are not eligible for Medicaid.

Applicants and recipients whose TAFDC or EAEDC benefits are denied or closed and who have children under age 19 who are not eligible for Medicaid should be informed of this new program.

Be sure recipients who go to work know about this plan since it will be a valuable resource for them after their Transitional Medical Assistance (TMA) ends.

### **Benefits**

With no co-payments, the plan provides full coverage for:

- routine well-child visits, and
- immunizations.

For a small co-payment (between \$1 - \$5), children are covered for:

- doctor visits when a child is sick or hurt,
- hearing tests,
- lab tests, x-rays, other diagnostic tests,
- emergency care up to \$1,000 per child per year,
- specialty consultations ordered by a child's doctor,

- outpatient mental health care ordered by a child's doctor, up to 13 visits per child per year,
- outpatient surgery for inguinal hernia or inserting ear tubes, including anesthesia,
- durable medical equipment, such as inhalers, up to \$200 per child per year, and
- prescription medicines up to \$100 per child per year.

Note: The plan does **not** pay for the following: over-the-counter drugs, ambulances, hospital inpatient services, dental care, early intervention, or any services not medically necessary for the diagnosis, treatment or prevention of illness or injury.

### **Premiums**

Premiums are based on family size and income. See attached chart. There are no premium fees for families with income at or below 200% of the poverty level.

### **Participating Insurers**

Participating Insurers are (1) John Hancock Mutual Life Insurance Company, and (2) the Community Health Plan (in Berkshire, Franklin, and Hampshire counties only). These participating insurers administer the *Children's Medical Security Plan* including determining eligibility. For more information and/or to apply for benefits, recipients should call:

**John Hancock Mutual Life Insurance Company at 1-800-909-2677.**

| Family Size | <i>Children's Medical Security Plan - 1996 Gross Income Guidelines</i> |  |                             |
|-------------|--|--|-----------------------------|
| 2           | \$20,720 or below  | \$20,721 - \$41,440  | \$41,441 or above           |
| 3           | \$25,960 or below  | \$25,961 - \$51,920  | \$51,921 or above           |
| 4           | \$31,200 or below  | \$31,201 - \$62,400  | \$62,401 or above           |
| 5           | \$36,440 or below  | \$36,441 - \$72,880  | \$72,881 or above           |
| 6           | \$41,680 or below  | \$41,681 - \$83,360  | \$83,361 or above           |
| 7           | \$46,920 or below  | \$46,921 - \$93,840  | \$93,841 or above           |
| 8           | \$52,160 or below  | \$52,161 - \$104,320   | \$104,321 or above          |
| 9           | \$57,400 or below  | \$57,401 - \$114,800   | \$114,801 or above          |
| 10          | \$62,640 or below  | \$62,641 - \$125,280   | \$125,281 or above          |
| Premium     | None   | \$10.50 per child per month - Maximum charge is \$31.50 per family per month | \$52.50 per child per month |