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Field Operations Memo 98-45
October 1, 1998

To: Transitional Assistance Office Staff
From: Joyce Sampson, Assistant Commissioner for Field Operations
Re: MassHealth Benefits Desk Guide

Overview

The Division of Medical Assistance (DMA) developed the **MassHealth Benefits** desk guide, which summarizes the MassHealth programs.

Although Transitional Assistance Workers do not determine eligibility for MassHealth for recipients whose cash assistance is denied or terminated, they need to be aware of the types of MassHealth coverage that are available and recent changes in the MassHealth programs. Transitional Assistance recipients should be informed about the availability of these benefits following a transition to employment. Therefore, the **MassHealth Benefits** desk guide is being distributed to Transitional Assistance Workers as a reference tool.

In August 1998, DMA expanded MassHealth eligibility rules to make more children, infants and pregnant women eligible for MassHealth benefits. These changes are reflected on the **MassHealth Benefits** desk guide.

Highlights of the MassHealth expansion changes include:

- an increase in the allowable percentage of the federal poverty level (FPL) for financial eligibility,
- an increase in the eligibility period for MassHealth Prenatal members,
- a new coverage type called *MassHealth Family Assistance*, and
- an increase in the age limits for eligible children - from under 18 years to under 19 years.

Questions

If you have any questions, have your Hotline designee call the Policy Hotline at (617) 348-8478.

MassHealth Benefits (cont.)

for people under age 65 who are not institutionalized and do not receive home- or community-based services

Program	Eligibility	Income	Assets	Health Insurance	Other	Waiting Period	Effective Date	Contact				
Family Assistance • Premium Assistance Payments 72-73 *74-75-77-78 • Premium Assistance/Limited 65	Yes	Citizens Qualified Aliens Special Status Aliens	Children 1 through 18	Income exceeds 150% but below 200% FPL	Has health insurance. Refer any health insurance information to TPL.	None	Premium Assistance begins within two weeks of the date of determination or in the month that the insurance deduction begins, whichever is later.	TPL Unit 1-888-291-4464				
									Special Status Aliens [see 130 CMR 504.002 (F)(2)(b)]	Child under 1	Income at or below 200% FPL	For Premium Assistance, same as above. For Limited, 10 days prior to receipt of MBR.
										Pregnant women	Income at or below 150% FPL	
										Children 1 through 18		
Parents with children under 19	Income at or below 133% FPL											
• Purchase of Medical Benefits 90, 93 95	Yes	Citizens Qualified Aliens Special Status Aliens	Children 1 through 18	Income 150% to 200% FPL	<ul style="list-style-type: none"> No health insurance. No access to health insurance. 	None	10 days prior to receipt of MBR (Fee-for-service until enrolled in PCC or MCO). Premium begins the month following the eligibility determination.	For premium billing questions: Finance Unit (617) 210-5074 For all other questions: Customer Service Center 1-800-841-2900				
									Special Status Aliens	Child under 1	Income at or below 200% FPL	No health insurance.
										Pregnant women	Income at or below 150% FPL	
										Children 1 through 18		
Parents with children under 19	Income at or below 133% FPL											
• Time Limited Purchase of Medical Benefits 79, 92 91	Yes	Citizens Qualified Aliens	Children 1 through 18	Income 150% to 200% FPL	Access to health insurance self-declared on MBR or access to health insurance confirmed by TPL. Refer any health insurance information to TPL.	Time Limited up to 60 days. No premium assessed during this time.	If access is self-declared, start date for Time Limited is either: <ul style="list-style-type: none"> 10 days prior to MBR receipt, if income is verified with MBR; or the date of receipt of verifications, if income was not verified with MBR (See Presumptive Purchase of Medical Benefits below.) If access is confirmed by TPL, Time Limited is extended up to 60 days.	TPL Unit 1-888-291-4464				
									Special Status Aliens			
• Presumptive Purchase of Medical Benefits 98	No	N/A	Children 1 through 18	Self-Declared Income 150% to 200% FPL	Self-Declared <ul style="list-style-type: none"> No health insurance. Note: Access to health insurance is not considered until notification of income is received.	Presumptive Purchase of Medical Benefits up to 60 days. No premium assessed during this time.	10 days prior to MBR date.	Customer Service Center 1-800-841-2900				

* Premium Assistance plus co-pays and deductibles for well child and families reaching 5% max.