

## What advocates who don't practice health law should know about health law May 2013

1. Lots more people are eligible for subsidized health care than other kinds of public benefits. See this Table which shows the upper income levels for different programs: <http://www.masslegalservices.org/content/2013-masshealth-income-charts-effective-march-1st>.
2. If a client isn't sure if he has MassHealth or Commonwealth Care, he can call 1-888-665-9993 & press 3 for an automated telephone system to find out if he has subsidized coverage, what kind, the name of any managed care plan in which he is enrolled and the telephone numbers to call to find a medical or behavioral health provider or a case manager.
3. If your client is uninsured or underinsured, there is a common application form for almost all kinds of subsidized coverage (one for under 65 & another for those 65 & older). Among the many ways to apply: a) help your client complete a fillable form at <http://www.mass.gov/eohhs/docs/masshealth/appforms/mbr.pdf>, or b) refer her to her hospital or health center to apply on-line via the Virtual Gateway or c) refer her to the Health Care for All HelpLine (1-800-272-4232) to complete a form by telephone.
4. If your client has lost coverage for failure to return information or has a change to report, the quickest way to get new information processed is to download a MassHealth fax coversheet <http://www.mass.gov/eohhs/docs/masshealth/provider-services/forms/mfcs.pdf>, fax the information, 617-887-8777, and call MassHealth Customer Service 24-48 hours later asking them to expedite processing if a case is closed and someone in the family needs medical services. 1-800-841-2900 . Otherwise processing can take 1-2 months. Appeals are important too, especially if there is time to appeal before the effective date on a termination notice (or within 10 days of the date of receipt of the notice, if later) so as to continue current benefits pending appeal.
5. Three tips to help your client's bottom line
  - a. MassHealth pays for many over the counter medicines with no copayment for children and copays no higher than \$3.65 for adults IF a clinician writes a

prescription for the over the counter medicines. See this list of medicines available with a prescription that don't need prior authorization.

<https://masshealthdruglist.ehs.state.ma.us/MHDL/pubdownloadpdfcurrent.do;jsessionid=8AAE9F909E051F614017354021633D28?id=500>

- b. Clients with MassHealth Standard or CommonHealth can get help with non-emergency transportation to see a MassHealth provider. MassHealth can arrange a ride for someone who does not have access to private or public transportation or can't use public transportation due to a disability. A MassHealth provider must write out a Prescription for Transportation (PT-1) and submit it for approval. Providers can submit PT-1 forms online: <http://www.mass.gov/eohhs/gov/newsroom/masshealth/providers/how-to-complete-and-submit-the-pt-1-online.html>. The Office of Medicaid doesn't make it easy, but MassHealth patients who use public transportation to see a MassHealth provider can be reimbursed for their costs. To find out more about getting reimbursement: Call MassHealth Customer Service (1-800-841-2900) & follow the prompts for transportation assistance.
  - c. People with income over 150 percent of poverty are charged monthly premiums for MassHealth or Commonwealth Care. However, premiums can be waived during periods of extreme financial hardship. Hardship includes foreclosure, eviction, utility termination, domestic violence and other situations. Copays can also be waived in Commonwealth Care for those with income under 150 percent of poverty. For a MassHealth premium hardship waiver go to <http://www.mass.gov/eohhs/docs/masshealth/appforms/hw.pdf> ; for Commonwealth Care Premium or Copay waivers call 1-800-MA-ENROLL.
6. For more information about health care programs, MLRI publishes a MassHealth Advocacy Guide. The 2012 edition (including a March 2013 update) is available for purchase from MCLE for \$9.95 and is available on-line at no charge at [www.masslegalservices.org/MassHealthAdvocacyGuide](http://www.masslegalservices.org/MassHealthAdvocacyGuide) Additional information is available in the Health Care library section of MLS, [www.MassLegalServices.org/library-directory/health-care](http://www.MassLegalServices.org/library-directory/health-care) including materials from the annual Basic Benefits Health Care Access training, [www.MassLegalServices.org/content/health-care-access-programs-bbt-training](http://www.MassLegalServices.org/content/health-care-access-programs-bbt-training)