

Using MassHealth benefits



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MassHealth (Dec 31, 2019)



This information is provided by MassHealth

- 1.75 million members
- 1.07 million Adults
 - 248,000 w. Disabilities
 - 178,000 Seniors
- 682,000 Children
 - 37,000 w. Disabilities

What you get with MassHealth

- Range of covered services that vary by coverage type
- Access to health care providers who accept MassHealth rates as payment in full less any allowed copayment

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MassHealth coverage types

130 CMR § 505 & 519 (eligibility) 450.105(benefits)

- Most comprehensive coverage
 - MassHealth Standard
 - MassHealth CommonHealth
- Less comprehensive coverage
 - MassHealth CarePlus
 - MassHealth Family Assistance
- Emergency services only
 - MassHealth Limited

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Online training materials

Services/Service Provider	MassHealth Regulations 130 C.M.R.	MassHealth Coverage Types			
		Standard	Common Health	Family Assistance (Direct Coverage)	CarePlus Age ≥ 21 <65
Adult Day Health	§ 404	✓	✓	No	No
Adult Foster Care	§ 408	✓	✓	No	No
Ambulance	§ 407	✓	✓	✓	✓
Ambulatory Surgery Center	§ 423	✓	✓	✓	✓
Audiologist	§ 426	✓	✓	✓	✓
Behavioral health (mental health & substance use disorder) ¹	§§ 411 (Psychologist), 417 (Psych. Day), 418 (Substance Use), 425 (Psych. Hospital Inpatient), 429 (Mental Health Center), 434 (Psych.Hosp. Outpatient). See also other service providers.	✓	✓	✓	✓

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When it matters

- MassHealth Limited: emergency care only
- MassHealth Family Assistance: no non-emergency medical transportation, no EPSDT, no short-term nursing home care
- MassHealth Care Plus & Family Assistance: no Personal Care Attendant (PCA), Adult Day Health, or Adult Foster Care

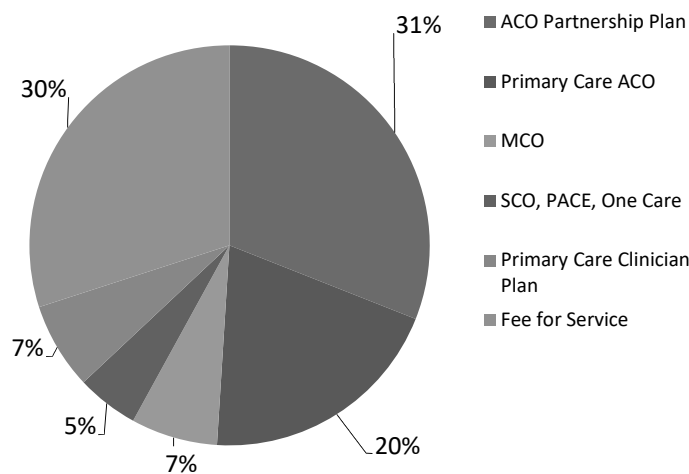
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Access to health care providers

- MassHealth network (fee for service)
- Managed care network
 - Tufts Public Programs, BMC Health Net, Fallon, Health New England, Allways Health Partners
- Mass. Behavioral Health Partnership
 - BH network for several types of managed care
 - BH network for children not in managed care

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70% of MassHealth members in managed care (Dec 2019)



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Mandatory managed care

- MassHealth is your only coverage
 - No Medicare, employer-sponsored insurance or other coverage
- You are under age 65, living in community, and
- Eligible for MH Standard, CarePlus, CommonHealth, or Family Assistance

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Plan options

All plans same coverage for same coverage type but different provider networks

- MCO led plans –MCO network
- Non-MCO led plans: Primary Care ACOs & Primary Care Clinician (PCC) Plan
 - MassHealth network for medical (FFS)
 - Partnership network for behavioral health

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MassHealth Health Plan Options Effective January 1, 2020

Accountable Care Partnership Plans		
Be Healthy Partnership - Baystate Health Care Alliance with Health New England		
Berkshire Fallon Health Collaborative - Health Collaborative of the Berkshires with Fallon Health		
BMC HealthNet Plan Signature Alliance - Signature Healthcare with BMC HealthNet Plan		
BMC HealthNet Plan Community Alliance - Boston Accountable Care Organization with BMC HealthNet Plan		
BMC HealthNet Plan Mercy Alliance - Mercy Medical Center with BMC HealthNet Plan		
BMC HealthNet Plan Southcoast Alliance - Southcoast Health with BMC HealthNet Plan		
Fallon 365 Care - Reliant Medical Group with Fallon Health		
My Care Family - Merrimack Valley ACO with Allways Health Partners		
Tufts Health Together with Atrius Health - Atrius Health with Tufts Health Plan (THP)		
Tufts Health Together with BIDCO - Beth Israel Deaconess Care Organization (BIDCO) with Tufts Health Plan (THP)		
Tufts Health Together with Boston Children's ACO - Boston Children's ACO with Tufts Health Plan (THP)		
Tufts Health Together with CHA - Cambridge Health Alliance (CHA) with Tufts Health Plan (THP)		
Wellforce Care Plan - Wellforce with Fallon Health		
Managed Care Organizations	Primary Care Clinician (PCC) Plan	Primary Care ACO Plans
Boston Medical Center (BMC) HealthNet Plan	Primary care Providers in the MassHealth Network	Community Care Cooperative (C3)
Tufts Health Together		Partners HealthCare Choice
		Steward Health Choice

Behavioral Health “carve-outs”

MCO has contract with another company to manage behavioral health

- BMC Health Net (MCO & ACO-PP)
 - Beacon Health Options
- Tufts Health Together (MCO & ACO-PP)
 - No carve-out
- Fallon Health (ACO-PP)
 - Beacon Health Options
- Health New England (ACO-PP)
 - Partnership (MBHP)
- Allways Health Care (formerly NHP) (ACO-PP)
 - Optum Health

Managed Care Selection

- New applicants 1st in MassHealth network (FFS)
- Short time to select a managed care plan
- If no selection, MassHealth will assign a plan
- 90 days to freely change to a different plan, then locked in for 9 mo. unless good reason to switch

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Plan selection resources

- Enrollment Guide
- MassHealth Choice website
- MassHealth Customer Service 800-841-2900
- MassHealth online provider directory
- ACO/MCO websites provider directories
- Help from community-based “enrollment assisters”

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MassHealth Enrollment Guide

Accountable Care Partnership Plans




Accountable Care Partnership Plans

- BMC HealthNet Plan Community Alliance (page 7)
- BMC HealthNet Plan Mercy Alliance (page 8)
- BMC HealthNet Plan Signature Alliance (page 8)
- BMC HealthNet Plan Southcoast Alliance (page 9)

Behavioral Health Services
Members can get a full range of mental health and substance use services. For more information, call 1-888-217-3501.

BMC HealthNet Plan Community Alliance

Boston Accountable Care Organization in partnership with BMC HealthNet Plan



SERVICE AREAS

Attleboro	Plymouth
Boston	Quincy
Brookline	Roxbury
Fall River	Somerville
Falmouth	Springfield
Cape Cod	Norfolk
Holyoke	Waltham
Lynn	Wareham
Malden	Westfield
New Bedford	Woburn

Find your town and its service area on page 36.

We make it our mission to know you because for us, it's personal. We gather a complete picture of your health—your goals, daily life, and the community where you live—to provide the right care at the right time. Because working together is smarter.

Special Programs and Extra Benefits

• Healthy cooking & nutrition classes	• Free kids' bike helmets
• Fruit and vegetable vouchers	• Free dental kits
• Free car seats & booster seats	• Mobile ID card
	• Fitness reimbursements

Contact the plan for a full list of special programs and extra benefits. Certain rules may apply.


www.bmchp.org/community
Customer Service: 1-888-366-0010
Behavioral Health: 1-888-217-3501

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MassHealthChoices.com

MassHealthChoices.com is an online provider directory used to help members learn, compare, and enroll in a new MassHealth health plan

[Get answers](#) | [Words to know](#) | [Member materials](#) | [Contacting health plans](#) | [Contact us](#)



Welcome

If you are a new or current MassHealth member, you can use this website to learn about health plans and providers in your area. [Get started.](#)

Learn

Learn about MassHealth and your health plan choice.


Compare

Compare health plans and find providers.

Enroll

Enroll in a health plan.

It's time to enroll!



Now is the time to choose health plans and providers for you and your family. You know your health needs are best. If you choose!

[Get started?](#)

Get answers

What is the MassHealth program?

What is an Accountable Care Organization (ACO)?


What is a Managed Care Organization (MCO)?

What is the Primary Care Clinician (PCC) Plan?

[Learn more?](#)

Find a primary care provider

Find primary care providers near where you live. Search by location or type of health plan you have.



[Search now?](#)

Some MassHealth providers will join new health plans starting January 1, 2018. See the list of providers. For questions or to learn more, call MassHealth Customer Service at 1-800-641-2900.

Info on Plan's website

The screenshot shows the BMC HealthNet Plan website. The header includes the logo, navigation links (Contact Us, Select Language, Search, LOGIN), and a main menu (I AM A..., HOW MEMBERSHIP WORKS, SHOP HEALTH PLANS, WHY BMC HEALTHNET PLAN, ENROLL). Below the header, there's a breadcrumb trail: # / I.A.M.A. / MEMBER / GET CARE / YOUR BENEFITS. The main content area is titled 'Your Benefits' and includes a search box for 'Find a Doctor, Hospital, or Pharmacy'. Below this, there's a 'MEMBER RESOURCES' sidebar with links like 'Get Care', 'Your Benefits', 'Your Extras', 'Nurse Advice Line', 'Get Prescriptions', 'Get Renewed', 'Our Plans', 'Documents & Forms', 'Manage Your Health', and 'Event Schedule'. The main content area features a 'Covered Services' section with a table of plan types and their benefits.

Plan Type	Plan Type	Member Handbook	List of Covered and Excluded/Limited Services*
BMC HealthNet Plan Community Alliance	Accountable Care Organization	Member Handbook	Standard CarePlus Family Assistance
BMC HealthNet Plan Mercy Alliance	Accountable Care Organization	Member Handbook	Standard CarePlus Family Assistance
BMC HealthNet Plan Community Alliance	Accountable Care Organization	Member Handbook	Standard CarePlus

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Example

- I live in Brockton & have a child with a disability on MassHealth. His primary care doctor joined the BMC Signature Alliance ACO. He sees specialists at Boston Children's Hospital.
 - The BMC Plans do not include Children's in their hospital networks.
 - His primary care doctor is only in BMC Signature Alliance ACO

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11 Plan Options for Brockton Family

- Only 1 plan includes Primary care doctor & it does not include Boston Children's in network
- 5 plans include Boston Children's, but do not include primary care doctor
- Note: PCP = Primary Care Provider

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Specialists & PCP not in same Plan

- Options:
 - Change your PCP but keep your specialists
 - PCP can only be in one MCO or ACO plan
 - Four plans will include all participating MassHealth hospitals and specialists for medical care and the Partnership network for behavioral health
 - PCC Plan
 - Community Care Cooperative (C3)
 - Partners HealthCare Choice
 - Steward Health Choice
 - Join your PCP's MCO or ACO to keep your PCP
 - Specialist can be in multiple plans
 - Ask your specialists to try to join the MCO or ACO , or
 - Ask your MCO or ACO to authorize out of network care/single case agreement with your specialists ,or
 - Change your specialist

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How MCO/ACOs work

- Show both MCO/ACO card and blue MassHealth card
 - MassHealth card for some services e.g. dental, PCA, nonemergency transportation
 - MCO/ACO card for all other services

In online training materials

Commonwealth of Massachusetts
Executive Office of Health and Human Services
Office of Medicaid
www.mass.gov/medicaid

MassHealth Contact Matrix
2019 & 2020 Managed Care Health Plans
page 1 of 5

Accountable Care Partnership Plans	Customer Service	Behavioral Health Services	Member Card Image
Be Healthy Partnership Baystate Health Care Alliance in partnership with Health New England www.behealthypartnership.org	 1-800-786-9999	Massachusetts Behavioral Health Partnership (MBHP) www.masspartnership.com 1-800-495-0086	 Member Card Image This is the Member Card image for the Health New England Baystate Health Care Alliance in partnership with Health New England.
Berkshire Fallon Health Collaborative Health Collaborative of the Berkshires in partnership with Fallon Health www.fallonhealth.org/Berkshires	 1-855-203-4660	Beacon Health Options 1-888-877-7184	 Member Card Image This is the Member Card image for the Berkshire Fallon Health Collaborative in partnership with Fallon Health.
BMC HealthNet Plan Community Alliance Boston Accountable Care Organization (ACO) in partnership with BMC HealthNet Plan www.bmchnp.org/community	 1-888-566-0010	Beacon Health Strategies 1-888-217-3501	 Member Card Image This is the Member Card image for the BMC HealthNet Plan Community Alliance in partnership with BMC HealthNet Plan.
BMC HealthNet Plan Mercy Alliance Mercy Medical Center in partnership with BMC HealthNet Plan www.bmchnp.org/mercy	 1-888-566-0010	Beacon Health Strategies 1-888-217-3501	 Member Card Image This is the Member Card image for the BMC HealthNet Plan Mercy Alliance in partnership with BMC HealthNet Plan.

PCO Health Plan Contacts (09-20)

Example of MCO/ACO Card

My Care Family

Toll free number: 1-800-462-5449
 TTY: 711
 Behavioral health number: 1-844-451-3519
 Available Monday - Friday, 8 a.m. to 6 p.m.
 Thursday 8 a.m. to 8 p.m.
www.mycarefamily.org
 Accountable Care Partnership Plan

[View basic plan benefits >](#)

Member card



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Member Handbooks



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Your health plan Member ID Card	Community Partners program
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	Notice of Privacy Practices

Help with your managed care benefits

- Care management from your plan or provider
- Community Partners to help members access behavioral and long term services and supports
- An independent Ombudsman program to help members resolve managed care problems

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Flexible services

- All ACOs should be screening members & offering referral for social needs
- New flex services in 2020 offered by ACOs and/or community-based partners
 - For ACO members with certain health needs & at risk of housing/food insecurity
 - Each ACO has its own plan & focus area
 - See online materials for more info

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MassHealth Secondary

- Individuals have private health insurance AND MassHealth
- Providers bill other insurance first
- Use MassHealth network (FFS) except
 - Children & youth under 21 use Partnership network for behavioral health
- MassHealth providers bill MassHealth for cost-sharing & for services not covered by private insurance

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MassHealth Premium Assistance

- MassHealth may require members to enroll in “Cost-effective” private coverage
- MassHealth must reimburse full premium costs for Standard & CarePlus
- Reimbursement based on income for CommonHealth & Family Assistance
- Individual still has MassHealth secondary to private coverage

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Student Health Insurance Premium Assistance

- JUST ANNOUNCED: MassHealth will not offer this program for 2019-20 school year
 - Transition issues for up to 30,000 students
- FT college students on MassHealth will go back to seeking waiver from school of requirement to buy student health plan

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Online resources

- MassHealthChoices.com
 - Enrollment Book (mailed & on line)
- MassHealth Provider Directory
 - <https://masshealth.ehs.state.ma.us/providerdirectory/>
- Websites for each plan
 - Provider directory (MCO & ACO PP)
 - Evidence of Coverage/Summary of Benefits (MCO & ACO PP)
 - Info on Customer Service, Grievance & Appeal

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Help In-Person or by Telephone

- MassHealth Customer Service: 800-841-2900
- Customer Service for each Plan
- My Ombudsman
<https://myombudsman.org/>
- Enrollment Assisters and Navigators
<https://my.mahealthconnector.org/enrollment-assisters>
- Legal assistance
<https://www.masslegalservices.org/findlegalaid>

See more training materials online