



CommonHealth and MSCPA



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CommonHealth

A state program to purchase MassHealth coverage for Massachusetts residents with disabilities through a sliding premium based on income and family size.

Who can get CommonHealth? A child may be eligible if:

- Family (household) income exceeds eligibility level for MassHealth Standard
- Family income and/or resources exceed eligibility criteria for Supplemental Security Income (SSI)
- Child is living in Massachusetts
- Child has disabilities/medical impairments or chronic illness that qualify for the medical criteria for CommonHealth

Even if the child has private health insurance, the child may be eligible for CommonHealth to obtain MassHealth as a secondary payer:

- If found eligible for CommonHealth, the MassHealth coverage may pay for services that private insurance does not cover
- MassHealth/CommonHealth may pay for co-payments or deductibles under the child's private insurance

How to apply for CommonHealth?

Family must complete the MassHealth application (“Application for Health and Dental Coverage and Help Paying Costs”) [form ACA-3]:

- Answer “Yes” on Question # 13 regarding the child: “Do you have an injury, illness, or disability (including a disabling mental health condition) that has lasted or is expected to last for at least 12 months? (If legally blind, answer “YES”)”
- If the child is enrolled in other health coverage (ex: parent’s employer-sponsored plan), be sure to include that information in STEP 4 (“Your Household’s Health Coverage”) of the application (p. 18)

**If any questions on completing the MassHealth application, call MassHealth Customer Service Center: 1-800-841-2900

Link to MassHealth Application form (ACA-3):

<https://www.mass.gov/doc/massachusetts-application-for-health-and-dental-coverage-and-help-paying-costs-0/download>

Child Disability Supplement

Family must also complete the MassHealth “Child Disability Supplement”

**If help is needed with this form, call the UMASS Disability Evaluation Services (DES) Help Line at 1-888-497-9890

- Make sure to include a list of the medical/non-medical sources of most recent medical records evaluations and reports that describe the child’s condition(s)
- There must be a signed ‘Medical Records Release Form’ provided for each source listed

MassHealth Child Disability Supplement can be found here:

<https://www.mass.gov/doc/masshealth-child-disability-supplement-english/download>

Where are the forms sent?

Each form is mailed to a different location (addresses are included on the forms)

ACA-3 Form is mailed to:

Health Insurance Processing Center
P.O. Box 4405
Taunton, MA 02780

Or Fax to: 857-323-8300

MASSHealth Child Disability Supplement is mailed to:

Disability Evaluation Services
UMASS Medical DES
P.O. Box 2796
Worcester, MA. 01613-2796

**If further questions after submitting the Child Disability Supplement, Contact DES at:
1-800-888-3420

IMPORTANT NOTE:

- The DES will check the MassHealth system to make sure the ACA-3 has been received by MassHealth. The DES will NOT process the Disability Supplement without a MassHealth application showing in the system
- The family can expect a 'denial notice' from MassHealth regarding 'MassHealth Standard' eligibility for the whole family BEFORE the medical/disability determination is made on the child's CommonHealth eligibility
- If the CommonHealth Application is approved, the parents will receive the Approval Notice , and may be charged a monthly premium based on household income and family size

MassHealth Standard/CommonHealth Premium Assistance (MSCPA)

- If a child is enrolled in CommonHealth, SSI, or the Kaileigh Mulligan Home Care Program, and has employer sponsored private health insurance or COBRA (Or is eligible for another form of group health insurance), the family may be eligible for premium assistance from MassHealth
- The Premium Assistance may be in the form of a direct payment to the employer or insurance company, or as reimbursement to the family

To Apply for Premium Assistance, contact the Premium Assistance Unit at 1-800-862-4840 (or 1-800-462-1120 and then press 1) to obtain application forms to be completed by the employed parent and the employer.

MassHealth Premium Assistance Application form:

<https://www.mass.gov/doc/pa-application/download>

For MassHealth Members:

- For further information on combining both private and public insurance to maximize health benefits, contact the Enhanced Coordination of Benefits (ECOB) Unit at 1-833-886-3262.
- ECOB works with MassHealth members to ensure they receive the most comprehensive insurance coverage available
- ECOB Benefit Coordinators help identify available coverage, and work with the Premium Assistance Program to reimburse eligible MassHealth members for the cost of private group health insurance

CommonHealth and Other MassHealth Programs

Resources:

MassHealth Member Booklet

<https://www.mass.gov/doc/member-booklet-for-health-and-dental-coverage-and-help-paying-costs-0/download>

MassHealth Member Forms | Mass.gov

<https://www.mass.gov/service-details/mashealth-member-forms>

A Bridge to Adult Health Coverage and Financial Benefits (brochure)

<https://www.mass.gov/doc/a-bridge-to-adult-health-coverage-and-financial-benefits-in-massachusetts-0/download>

Kaileigh Mulligan Program (Home Care for Children with Disabilities)

A waiver program of Massachusetts that allows certain children (under age 18) with severe disabilities to live at home and receive MassHealth without counting the income and assets of their parents for eligibility.

- The child's medical needs must be severe enough to require a level of care equal to that provided in a hospital or pediatric nursing facility
- The cost to MassHealth cannot be greater than what it would cost for the child to live in a hospital setting or a nursing facility

Who can get Kaileigh Mulligan Home Care?

Children who have severe medical conditions and meet the following may qualify:

- Child is technology dependent and/or requires 2 skilled nursing care needs
- Family is committed to providing care at home
- Family income and/or resources exceeds SSI and MassHealth Standard Limits
- Child's own financial resources are limited

How to apply to the Kaileigh Mulligan Program

- Call the Northeast MassHealth Enrollment Center (MEC) at 1-800-408-1253 for an application for Kaileigh Mulligan
- The 2 forms that must be completed are:
 - MassHealth Application for Seniors and People Needing Long-Term Care Services
 - The Disability Supplement for Children

Benefits of becoming eligible for Kaileigh Mulligan Program

- Child would be allowed to remain or return home with MassHealth coverage (even if the child has primary private health coverage)
- Coverage may provide payment for costs that are not covered by private insurance (i.e. medical and home-based nursing care, and certain medical equipment and supplies for the child)
- Child enrolled in the Kaileigh Mulligan Program who has private group insurance may also qualify for Premium Assistance (MSCPA)

Contact Information

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