



# GUIDE TO HEALTH INSURANCE ELIGIBILITY

## 1. For People Under Age 65 (US citizens or lawfully present/5-year bar)

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
MassHealth Standard or CarePlus	133% + 5% FPL  <b>Expanded eligibility up to 300% FPL for people 60+ who qualify for the Frail Elder Waiver/FEW Program and are deemed “nursing home eligible” but want to live at home</b>	N/A	Application for Health and Dental Coverage and Help Paying Costs (ACA-3). This application screens people for MassHealth Programs including Health Safety Net and MA Health Connector plans (with and without subsidies/premium tax credits).  <a href="http://www.MAhealthconnector.org">www.MAhealthconnector.org</a> (800) 841-2900  Individuals may apply for MassHealth coverage at any time during the year.	<ul style="list-style-type: none"> <li>MassHealth is Massachusetts’ Medicaid program. It provides comprehensive coverage, though CarePlus may not cover all the services that Standard does.</li> <li>MassHealth members without other coverage (like Private insurance or Medicare) may be required to enroll in a MassHealth managed care plan (ACO, MCO, PCC) that acts as a primary payer with MassHealth as a secondary payer. Those who are offered employer-sponsored insurance may be required to enroll in that coverage and may then be eligible to receive reimbursement for their health insurance premiums from the MassHealth Premium Assistance program.</li> <li>Members who are dual-eligible (Medicare &amp; MassHealth) up to 225% FPL may also qualify for a Medicare Savings Program that pays their Medicare Part B premium and provides Extra Help (a federal subsidy that reduces Medicare drug costs).</li> </ul>
MassHealth Family Assistance  <b>Expanded eligibility for people under age 65 living with HIV.</b>	200% + 5% FPL	N/A	ACA-3  (See Application Notes-Pg 1)	<p>(See MassHealth benefits/coverage notes-Pg 1)</p> <ul style="list-style-type: none"> <li>Some services covered by MassHealth Standard/CarePlus are not covered by Family Assistance.</li> </ul> <p>If income exceeds 150% of the FPL, the member may have a monthly premium that HDAP’s CHII Program may be able to pay</p>

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
MassHealth CommonHealth  <b>Expanded eligibility for the disabled (generally people collecting Social Security Disability Income/SSDI prior to age 65) who and not eligible for other comprehensive MassHealth programs due to income.</b>	N/A	N/A	ACA-3  (See Application Notes-Pg 1)	(See MassHealth benefits/coverage notes-Page 1) <ul style="list-style-type: none"> <li>• If income exceeds 150% of the FPL, the member may have a monthly premium that HDAP's CHII Program may be able to pay.</li> <li>• Members who are dual-eligible (MassHealth &amp; Medicare) up to 135% FPL may also qualify for a Medicare Savings Programs that pays their Medicare Part B premium and provides Extra Help (a federal subsidy that reduces Medicare drug costs) up to 135% of the FPL.</li> </ul>
MA Health Connector - ConnectorCare Plan Types 1, 2, or 3	<b>Effective 1/1/2024: 500% FPL (2-year Health Connector Pilot)</b>	N/A	ACA-3 (See Application Notes-Pg 1)  Individuals must agree to be screened for "help paying for costs" and file joint tax return if married.  May apply at any time but may need to wait until Open Enrollment to enroll in coverage.	<ul style="list-style-type: none"> <li>• ConnectorCare plans provide comprehensive coverage and have a \$0 deductible** and low out-of-pocket costs.</li> <li>• Plans have subsidies and tax credits that reduce the monthly premium.</li> <li>• HDAP's CHII Program may be able to pay premium.</li> </ul>
MA Health Connector Qualified Health Plans (QHPs)  Sold on coin levels (Platinum, Gold, Silver & Bronze)	<b>Effective 1/1/2024: &gt;500% FPL (2-year Health Connector Pilot)</b>	N/A	ACA-3  (See Application Notes Above)	<ul style="list-style-type: none"> <li>• QHP plans provide comprehensive coverage.</li> <li>• Plans may have tax credits to reduce premium costs.</li> <li>• HDAP's CHII Program may be able to pay monthly premiums.</li> <li>• HDAP recommends that clients who are not ConnectorCare eligible enroll in a Platinum level plan with a \$0 deductible.</li> </ul>

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
Health Safety Net (HSN) Full	150% + 5% FPL	N/A	ACA-3  (See Application Notes-Pg 1)	<ul style="list-style-type: none"> <li>• HSN pays Massachusetts acute care hospitals and community health centers for medically necessary health care and dental services. HSN also covers prescription drugs at HSN pharmacies.</li> <li>• This coverage may be temporary.</li> <li>• <a href="https://www.mass.gov/service-details/health-safety-net-for-patients">https://www.mass.gov/service-details/health-safety-net-for-patients</a></li> </ul>
Health Safety Net (HSN) Partial	300% + 5% FPL	N/A	ACA-3  (See Application Notes-Pg 1)	(See HSN benefits/coverage notes-Pg 3) <ul style="list-style-type: none"> <li>• People with partial HSN may be subject to a deductible.</li> <li>• Deductible does not apply to prescription drug coverage.</li> </ul>

**NOTES:** People who are eligible for Premium Free Medicare Part A prior to age 65 are not eligible for plans through the MA Health Connector. Please see later sections in this Guide to determine eligibility for Medicare and the MassHealth Buy-In programs that can help with Medicare costs.

A deductible is money a person may need to pay before their health insurance covers certain health care services.

# GUIDE TO HEALTH INSURANCE ELIGIBILITY

## 2A. For People 65 and Over (US citizens or lawfully present/5-year bar)

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
MassHealth Standard (65+)	100% + 5% FPL  <b>Expanded eligibility up to 300% FPL for people who qualify for the Frail Elder Waiver/FEW Program and are deemed “nursing home eligible” but want to live at home</b>	Individual: \$2,000 Married couple: \$3,000  <b>FEW Program has expanded asset limits for Married couples</b>	Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2). This application screens people for MassHealth Programs including comprehensive MassHealth coverage, Medicare Buy-in Programs (MSP) and Health Safety Net (HSN). <a href="http://www.mass.gov/lists/applications-to-become-a-masshealth-member">www.mass.gov/lists/applications-to-become-a-masshealth-member</a>  Effective Spring of 2023, people may complete this application online or by calling MassHealth at: 800.841.2900  Individuals may apply for MassHealth coverage at any time during the year.	<ul style="list-style-type: none"> <li>• MassHealth is Massachusetts’ Medicaid program. It provides comprehensive coverage.</li> <li>• Members with Medicare receive Extra Help (a federal subsidy that reduces Medicare drug costs)</li> <li>• Members who are dual-eligible (MassHealth &amp; Medicare) up to 225% FPL may also qualify for a Medicare Savings Programs that pays their Medicare Part B premium and provides Extra Help (a federal subsidy that reduces Medicare drug costs).</li> </ul>
MassHealth CommonHealth  <b>Expanded eligibility for the working disabled (generally people who collected Social Security Disability Income/SSDI prior to age 65 and are working 40-hours per month) and are not eligible for MassHealth Standard due to income/assets.</b>	N/A	N/A	SACA-2  (See Application Notes Above)	<ul style="list-style-type: none"> <li>• (See MassHealth benefits/coverage notes above)</li> <li>• If income exceeds 150% of the FPL, the member may have a monthly premium that HDAP’s CHII Program may be able to pay.</li> <li>• Members who are dual-eligible (MassHealth &amp; Medicare) up to 135% FPL may also qualify for a Medicare Savings Programs that pays their Medicare Part B premium.</li> </ul>

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
MassHealth Medicare Savings Program Qualified Medicare Beneficiaries (QMB) <b>(formerly called MassHealth Buy-In)</b> <b>Must be Medicare-eligible.</b>	≤ 190% of FPL	N/A effective 3/1/24	MassHealth Medicare Savings Program application (MHBI). Use MHBI if only applying for Buy-In and HSN eligibility. <a href="http://www.mass.gov/lists/applications-to-become-a-masshealth-member">www.mass.gov/lists/applications-to-become-a-masshealth-member</a>  Individuals may apply at any time.	<ul style="list-style-type: none"> <li>Pays Medicare premiums, deductibles, and co-insurance and provides Extra Help (a federal subsidy that reduces Medicare drug costs).</li> <li>Benefits are similar to comprehensive MassHealth coverage as the QMB pays secondary to Medicare Parts A &amp; B.</li> </ul>
MassHealth Medicare Savings Program Specified Low-Income Medicare Beneficiaries (SLMB) <b>Must be Medicare-eligible.</b>	> 190% and ≤ 210% of FPL	N/A effective 3/1/24	(See Application Notes Above)	<ul style="list-style-type: none"> <li>Pays Medicare B premiums and provides Extra Help (a federal subsidy that reduces Medicare drug costs).</li> </ul>
MassHealth Medicare Savings Program Qualifying Individuals (QI-1) <b>Must be Medicare-eligible.</b>	> 210% and ≤ 225% of FPL	N/A effective 3/1/24	(See Application Notes Above)	<ul style="list-style-type: none"> <li>Pays Medicare B premiums and provides Extra Help (a federal subsidy that reduces Medicare drug costs).</li> </ul>
Health Safety Net (HSN) Full	150% + 5% FPL	N/A	SACA-2  (See Application Notes on Pg 4)  Individuals may apply at any time.	<ul style="list-style-type: none"> <li>HSN pays Massachusetts acute care hospitals and community health centers for medically necessary health care services and dental services. HSN also covers prescription drug at HSN pharmacies.</li> <li><a href="https://www.mass.gov/service-details/health-safety-net-for-patients">https://www.mass.gov/service-details/health-safety-net-for-patients</a></li> </ul>
Health Safety Net (HSN) Partial	300%+ 5% FPL	N/A	SACA-2  (See Application Notes on Pg 4)	(See HSN benefits/coverage notes above) <ul style="list-style-type: none"> <li>If income greater than 150% FPL, may have a deductible, which does not apply to prescription drug coverage.</li> </ul>

**NOTES:**

Members who are dual-eligible (Medicare and MassHealth) and not already enrolled in a Medicare prescription coverage (Part D or Part C) may be automatically enrolled in a Medicare Part D prescription drug plan with a \$0 monthly premium.

# GUIDE TO HEALTH INSURANCE ELIGIBILITY

ALL ABOUT MEDICARE

## 2B. For People 65 and Over & Certain People under 65 with Disabilities (US citizens or lawfully present/5-year bar)

Program	Application	Costs	Benefits/Coverage
<p>Original Medicare</p> <p>Includes: Part A (hospital insurance) Part B (medical insurance)</p>	<p>Most people must actively enroll in Medicare by contacting the Social Security Administration (SSA) at 800.772.1213 or by creating a SSA.gov log in at: <a href="http://www.ssa.gov">www.ssa.gov</a>.</p> <p>Active enrollment into Medicare Parts A and/or B for someone turning 65 takes place during their Initial Enrollment Period/IEP (a 7-month window that begins 3 months before the month of their 65<sup>th</sup> birthday). People who miss their IEP may need to wait until the Medicare General Enrollment Period/GEP to enroll and may face late enrollment penalties and delays in coverage.</p> <p>People enrolled in employer group health insurance coverage may be able to delay enrollment without a penalty.</p> <p>People collecting Social Security Income prior to age 65 may be automatically enrolled in Medicare A &amp; B at age 65. Disabled individuals collecting SSDI (Social Security Disability Income) prior to age 65 are automatically enrolled in Medicare A &amp; B at month 25.</p>	<p>Part A is premium free for most people through their own or a spouse's work history.</p> <p>Part B coverage has a monthly premium that changes annually and is deducted from a beneficiary's Social Security Income or billed quarterly to people who are not collecting Social Security Income.</p> <p>HDAP's CHII Program may be able to pay for Part B coverage for clients who are billed quarterly.</p> <p>Other out-of-pocket costs: Medicare Part A has a deductible that must be met before inpatient hospital care is covered. This deductible changes annually and is based on a 90-day benefit window meaning a beneficiary could face this deductible more than once.</p> <p>Part B covers 80% of Medicare approved services after an annual deductible is met. Enrollees are responsible for a 20% co-insurance. The Part B deductible changes annually.</p> <p>Beneficiaries can purchase a Medicare Supplement plan to help with the gaps in Parts A &amp; B.</p>	<ul style="list-style-type: none"> <li>• Medicare A &amp; B is federal health insurance coverage and is administered by the federal government.</li> <li>• Part A covers inpatient hospital care, skilled nursing facility care, hospice care, home health care.</li> <li>• Part B covers services from doctors and other health care providers, preventive services, outpatient care, medications administered by a physician, home health care, durable medical equipment.</li> <li>• Beneficiaries can go to any doctor that accepts Medicare.</li> <li>• In most cases there is no requirement for prior approval for services or a referral to see a specialist.</li> <li>• Beneficiaries must separately enroll in Medicare Part D (prescription drug coverage).</li> <li>• Original Medicare does not cover routine vision, dental or hearing.</li> </ul>

Program	Application	Costs	Benefits/Coverage
Medicare Part D (prescription drug coverage)	<p>Must have Part A <b>OR</b> Part B to enroll in Medicare Part D.</p> <p>Create “My Medicare” account at <a href="http://www.Medicare.gov">www.Medicare.gov</a> to enroll.</p> <p>Members may also contact an insurance carrier directly or call Medicare at 800-633-4227.</p>	<p>Part D prescription drug coverage has a monthly premium.</p> <p>HDAP’s CHII Program may be able to pay this premium</p> <p>People who defer Part D enrollment without other “creditable drug coverage” may face a Part D late enrollment penalty and gaps in coverage.</p>	<ul style="list-style-type: none"> <li>Multiple plans offered by Medicare-approved private insurance carriers.</li> <li>Helps pay for prescription drugs.</li> <li>Beneficiaries may have higher out-of-pocket costs prior to meeting the Medicare coverage gap (“donut hole”) but HDAP can cover these costs for active clients.</li> </ul>
<p>Medicare Supplemental Insurance Policies</p> <p>Often referred to as “Medigap” as it helps to cover the gaps in “Original Medicare”</p>	<p>Must have Part A <b>AND</b> Part B to enroll.</p> <p>May need to contact private insurance carrier to enroll, but beneficiaries can compare plans after creating a “My Medicare” account at <a href="http://www.Medicare.gov">www.Medicare.gov</a>.</p>	<p>Medigap plans can help cover the gaps in Medicare Parts A and B coverage, such as co-insurance and deductibles.</p> <p>Plans have a monthly premium.</p> <p>Enrollees have an option to add on vision and hearing coverage for a small additional cost.</p>	<ul style="list-style-type: none"> <li>In Massachusetts there are three plans offered by Medicare-approved private insurance carriers.</li> </ul> <p>Supplement Core Plan:</p> <ul style="list-style-type: none"> <li>Must meet Part A &amp; B deductibles before this plan covers the 20% Medicare co-insurance for Part B for Medicare approved services.</li> </ul> <p>Supplement 1A:</p> <ul style="list-style-type: none"> <li>Covers Part A deductible, but must meet Part B deductible before plans covers the 20% Medicare co-insurance for Medicare-approved services.</li> </ul> <p>Supplement 1:</p> <ul style="list-style-type: none"> <li>Only available to people who were Medicare eligible prior to 1/1/2020.</li> <li>Plan covers Medicare A &amp; B deductibles and most of the other gaps in Medicare including the 20% co-insurance for Medicare approved services.</li> </ul>

Program	Application	Costs	Benefits/Coverage
<p>Medicare Advantage</p> <p>Often called Part C or a replacement plan for “Original Medicare”</p>	<p>Must have both Part A <b>AND</b> Part B to enroll.</p> <p>Create “My Medicare” account at <a href="http://www.Medicare.gov">www.Medicare.gov</a> to enroll or call Medicare at 800-633-4227.</p> <p>Members may also contact the insurance carrier to enroll.</p>	<p>Most plans have a monthly premium that must be paid in addition to the Medicare Part B premium.</p> <p>HDAP’s CHII Program may be able to pay the Medicare Advantage premium.</p> <p>Members pay co-pays or co-insurance for medical care and may have to meet a deductible first for both medical and prescription drug coverage.</p> <p>Plans have a yearly limit on out-of-pocket costs for medical care, but that does not mean these plans are more affordable for everyone.</p>	<ul style="list-style-type: none"> <li>• Multiple plans offered by Medicare-approved private insurance carriers.</li> <li>• Plans must cover the same services as Original Medicare (See benefits/coverage notes under Original Medicare).</li> <li>• Most plans require members to use doctors who are in the plan’s network (for non-urgent care). People may need to get services approved ahead of time or get a referral to see a specialist.</li> <li>• Most plans also include Part D (prescription drug coverage). HDAP can cover medication co-pays for active clients.</li> <li>• Many plans offer extra benefits that Original Medicare does not cover including vision, hearing, or dental.</li> </ul>



# GUIDE TO HEALTH INSURANCE ELIGIBILITY

## 3. For People with Special Considerations due to Immigration Status

Program	Income Limits	Asset Limits	Application	Benefits/Coverage
MassHealth Limited	133% + 5% of FPL  FPL may be higher for individuals under the age of 21.	N/A	If under age 65 complete ACA-3 application. If 65+ complete SACA2. <a href="http://www.mass.gov/lists/applications-to-become-a-masshealth-member">www.mass.gov/lists/applications-to-become-a-masshealth-member</a>  Individuals may apply at any time.	<ul style="list-style-type: none"> <li>Provides emergency health services to people who, under federal law, have an immigration status that prevents their eligibility for comprehensive MassHealth coverage or Health Connector eligibility.</li> </ul>
Health Safety Net (HSN) Full	150% +5% FPL	N/A	(See Application Notes Above)	<ul style="list-style-type: none"> <li>HSN pays Massachusetts acute care hospitals and community health centers for medically necessary health care and dental services. HSN also covers prescription drug at HSN pharmacies.</li> <li><a href="https://www.mass.gov/service-details/health-safety-net-for-patients">https://www.mass.gov/service-details/health-safety-net-for-patients</a></li> </ul>
HSN Partial	300% +5% FPL	N/A	(See Application Notes Above)	<ul style="list-style-type: none"> <li>(See HSN benefits/coverage notes above)</li> <li>If income greater than 150% FPL, may have a deductible, which does not apply to prescription drug coverage.</li> </ul>

**NOTES:** Depending on someone's immigration status, they may qualify for more comprehensive benefits:

- **Health Connector plans may be available to individuals who are "lawfully present" but who do not qualify for comprehensive MassHealth coverage as they have not been "lawfully present" for 5 years.**
- **MassHealth Family Assistance may be available to:**
  - Non-qualified PROCOLs (People Residing Under the Color of Law) whose income is at or below 300% and who do not have access to employer-sponsored insurance.
  - Up to 200% FPL for a "qualified noncitizen" living with HIV.
  - Up to 100% FPL to a disabled adult who is a "qualified noncitizen barred", "nonqualified individual lawfully present".