

## MA Family-to-Family Health Information Center

The Massachusetts Family-to-Family Health Information Center is a federally-funded, parent-run project. Staff assists families raising children & youth with special health care needs and others around issues of: Health Care Financing, Community Supports, Early & Periodic Screening, Medical Home, Transition, and Parents as Decision-makers.

### What we do:

- ♥ Provide free, confidential information about MassHealth & other health care financing options.
- ♥ Advocate for improved systems of care for children & youth with special health care needs.
- ♥ Develop opportunities for family/professional partnerships.

### Want to connect with other parents?

Join our listserv to hear about resources, share information, ask questions, and learn from the collective expertise of our diverse membership.

E-mail [massfv@fcsn.org](mailto:massfv@fcsn.org) to learn more or to request an invitation to en'list'.

The Massachusetts Family-to-Family Health Information Center is funded by a grant from the U.S. Department of Health & Human Services Health Resources & Services Administration Grant # H84MC08005.

## The MassHealth Standard/ CommonHealth Premium Assistance Program (MSCPA)



*An informational brochure for families raising children & youth with special health care needs. Created by the **Massachusetts Family-to-Family Health Information Center** @ Federation for Children with Special Needs.*

MASSACHUSETTS  
FAMILY VOICES®

Federation for Children with Special  
Needs

1135 Tremont Street, Suite 420

Boston, MA 02120

1-800-331-0688, ext. 301

[massfv@fcsn.org](mailto:massfv@fcsn.org)

[www.massfamilyvoices.org](http://www.massfamilyvoices.org)

## The MassHealth Standard/ CommonHealth Premium Assistance Program (MSCPA)

MSCPA is one of five MassHealth Premium Assistance programs. MSCPA provides financial assistance to families who have a family member with MassHealth Standard or MassHealth CommonHealth **and** who pay other health insurance premiums.

### MSCPA Eligibility

- One or more family members must have MassHealth Standard or CommonHealth.
- The family member must be covered by your other health insurance.
- You must pay some of the premium for your other health insurance. **Note:** You cannot get MSCPA if your employer pays your entire health premium.
- Your other health plan must provide “Minimum Creditable Coverage” or MCC. Examples of MCC include: preventative & primary care, emergency services, in & out-patient care, prescriptions, mental health & substance abuse services; x-rays & other imaging & screenings, maternity & newborn care. Learn more about MCC at <http://bit.ly/healthconnector-mcc>.
- Family income **DOES NOT COUNT** for MSCPA. There is no asset test or income cap for this type of premium assistance.

### Financial Benefit

The maximum MSCPA benefit per eligible family member with MassHealth CommonHealth is \$960/month. A family member with a disability who has MassHealth Standard can receive up to \$1,173/month. Employer size, the health premiums you pay, your monthly CommonHealth<sup>1</sup> premium, or if you have COBRA<sup>2</sup> or a Commonwealth Choice<sup>3</sup> plan all affect the amount of Premium Assistance you may get.



**Note 1:** If you have a child with a disability who is eligible for CommonHealth, but the CommonHealth premiums are expensive, MSCPA may make CommonHealth more affordable.

**Note 2:** COBRA provides a way for some employees to temporarily (generally 18 months) purchase health insurance at group rates if they have lost their jobs, or lost insurance benefits due to a decrease in work hours.

**Note 3:** Learn more about Commonwealth Choice at [www.mahealthconnector.org](http://www.mahealthconnector.org).

### If Your MSCPA Benefit Stops

The Premium Assistance program is computerized. If your checks stop coming, it's not because your benefit ended. It's because something “did not compute.”

Call MSCPA to have your case reviewed. Your benefit may stop because:

- You did not return your family's MassHealth Eligibility Review Verification (ERV) form. *It's important to fill out this form and return it within 45 days.*
- Your employer changed health insurance plans.
- You changed jobs and have new health insurance.

**Note:** You must report all insurance plan changes to the Premium Assistance Program as they occur.

### To Apply

The MSCPA benefit is not part of the MassHealth application. After your family member is eligible for MassHealth Standard or CommonHealth, call MSCPA at **1-800-862-4840** to see if your other health plan is eligible and to apply. Do not select any of the prompts; just stay on the line until the prompts end. State you are calling about the **MassHealth Standard/CommonHealth Premium Assistance Program** for a family member with a disability who has MassHealth Standard or MassHealth CommonHealth and other health insurance. The MassHealth Regulation for MSCPA is 130 CMR 507.003.