



MassHealth as a Secondary Insurer and Premium Reimbursement

My Personal Story:

My daughter Sophia is 11 years old. She has Down Syndrome and she is legally blind.

When I lived in Georgia I had applied and received premium reimbursement from the state because I had a child with special needs.

When I moved to MA, I knew that a program was available, but I just couldn't find the time to apply.

In January of 2016, I decided to work through the system for my own benefit as well as for my clients who have children with special needs.

It took time, patience, and tenacity:

Time: It took almost 6 months to complete the process from beginning to end. As an Attorney, I was above the Federal Poverty line and so I wasn't sure if this benefit was even available to me.

Patience: Working through the process was frustrating. I had questions that needed answers and the system was slow. I would get different answers from different customer service representatives at MassHealth, or no answer at all.

Tenacity: The difficult and lengthy application process made me want to put it aside, but I forged on.

The Result:

When my application was finally approved, I realized all of the time and work was well worth the effort.

I receive a reimbursement check from MassHealth every month that pays for 80% of my ENTIRE FAMILY'S private healthcare insurance premium.

Having MassHealth as a secondary insurer for Sophia covers her co-pays at the Drs., Hospitals and the Pharmacy and her co-insurance for services (20%)

It is important to note: Your provider MUST take MassHealth for your services to be covered.

Summary of the Steps:

1. Apply for MassHealth and Dental Coverage;
2. Apply for The MassHealth Child Disability Supplement;
3. Apply for Premium reimbursement by filling out the premium assistance application.



What is MassHealth?

MassHealth is the Commonwealth's combined **Medicaid** and State Children's Health Insurance Program (CHIP).

MassHealth offers a broad range of health-care services by paying medical providers for services given to MassHealth members.

MassHealth members may be able to get:

Doctor visits, prescription drugs, hospital stays, and many other important services at little or no cost.

Eligibility For MassHealth:

Cost: MassHealth is an income-based program and in some cases they will attach a premium to the MassHealth.

Premiums are determined by income and family size.

If your income is higher than the maximum allowed you still may qualify based on your child's disability.

Eligibility is governed by the Code of Massachusetts Regulations.

MassHealth applicants and members must meet all of the requirements of 130 CMR 503.000 as a condition of eligibility.

As a condition of eligibility, an applicant or member must be a resident of the Commonwealth.

A determination regarding eligibility should occur within 45 days, if complete.

If you are applying based on a disability, the determination could take up to 90 days.

MassHealth Coverage Types:

MassHealth offers several types of coverage: MassHealth Standard, CommonHealth and MassHealth. These are different and distinct insurance plans.

Each plan has its own eligibility rules and health care benefits. The coverage type for which an individual or family is eligible is based on income, family situation, health status, and other factors. The premiums and co-payments depend on the type of coverage.

MassHealth Standard and CommonHealth:

MassHealth Standard is comprehensive health insurance, including long-term-care. MassHealth Standard is for low-income Massachusetts residents who are eligible parents with children under 19 years of age; pregnant women; children up to 19 years of age; the elderly; the disabled; and women needing treatment for breast or cervical cancer.



CommonHealth is complete coverage similar to MassHealth Standard, for eligible disabled adults and disabled children through age 18 who cannot get MassHealth Standard because their incomes are too high.

There are several other plans available if you are interested in more information: <http://www.massresources.org/masshealth-coverage-types.html>, can help.

Private Health Insurance:

If you have private health insurance through your employer or the employer of your spouse, in most cases, your child's primary insurer will be whatever private insurance your family currently carries.

MassHealth as a Secondary Insurer:

Even though you have private Insurance...If you have a child with special needs, you can get MassHealth as a Secondary Insurer.

With MassHealth as a secondary Insurer you could get coverage for All Out of Pocket Medical Expenses for your child.

What Out of Pocket Expenses Would Be Covered?

Deductibles: A deductible is the amount you pay for health care services before your health insurance begins to pay.

Coinsurance: Coinsurance is your share of the costs of a health care service. It is usually figured as a percentage of the amount that your Insurer agrees to pay the provider for that particular services.

Copays: A copay is a fixed amount you pay for a health care service, usually paid at the time of service. The amount can vary by the type of service. Your Health Insurance Card may designate what the copays are for the different services. For example, a doctor's office visit may have a co-pay of \$30. The copay for an emergency room visit may be \$250. You may also have a copay when you get a prescription filled.

MassHealth Premium Reimbursement:

Steps for Applying and Receiving MassHealth Premium Reimbursement.

Step 1 – Apply for MassHealth and Dental Coverage by filling out the Massachusetts Application for Health and Dental Coverage.

Note: Even though you are above the income eligibility requirements and you will receive a rejection letter from Masshealth you still must start here at Step 1.

Step 2 – **Fill out the MassHealth Child Disability Supplement.** You can do this at the same time if you are filing electronically. If you are mailing in your application you must wait until you receive your decision before you can mail this form in.



This supplement is your application for obtaining MassHealth as a secondary insurer.

Note: When you get approved for MassHealth as a secondary insurer you will get a bill for the secondary insurance premium. (My bill was \$212.00).

You must pay this bill! Once you get approved for Premium Reimbursement, you will be reimbursed any payments made for the secondary insurance and going forward, MassHealth will pay this bill directly.

Premium Reimbursement:

Once you have been approved for MassHealth as a Secondary Insurer AND you have filled out and submitted the Child Disability Form, then you can apply for Premium Reimbursement

Step 3 – Fill out the MassHealth Standard CommonHealth Premium Assistance Application.

Wait.....

BEING APPROVED FOR PREMIUM REIMBURSEMENT COULD ALLOW YOU TO BE REIMBURSED FOR A SIGNIFICANT PORTION OF YOUR ENTIRE FAMILY'S PRIVATE INSURANCE PREMIUM!

Want more information and a step by step guide?

Go to www.cohenlawservices.com

Click on the Lady Law Library

Click on E-Books and we have for sale a step by step manual for MassHealth Premium Reimbursement with all information and applications.

A Special Note about Special Needs Trust

Special Needs Trusts:

If you have a loved one with special needs, please consider setting up a special needs trust.

A SNT supplements the life of your special needs loved one and keeps them from losing important government benefits.

A SNT can pay for anything the person needs, as long as the purchase is not illegal and does not violate the terms of the trust.

Certain types of disbursements, specifically payments for food and shelter may reduce the amount of Government benefits like SSI.

Learn how to protect the special needs loved one in your life.



- **Want to set up a legal strategy session?**

If you have any questions or want more information on how to protect your loved ones with special needs...

Please call me to schedule a legal strategy session:

Cohen Law Services: 508-366-8805



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