Medical Security Program

The Medical Security Program (MSP) helps Massachusetts residents pay for health insurance while receiving unemployment benefits. MSP provides either premium assistance or direct coverage.

Medical Security Program contact information: 1-800-908-8801  www.mass.gov/dua/msp

Eligibility

- Massachusetts resident
- Become unemployed from a Massachusetts employer
- Receive unemployment insurance benefits from Massachusetts
- Have an annualized family income (for six months prior to application and projected income for the next six months) less than or equal to 400% FPL.
- Not eligible for insurance through spouse’s employer
- Not enrolled in Medicare B or MassHealth
  o NOTE: Enrollment in MSP would not prevent a Part B late enrollment penalty

Application Process

Complete a Medical Security Program application. Applications are automatically mailed to individuals receiving unemployment. Individuals can apply any time while receiving unemployment benefits. If an individual does not initially meet income guidelines he/she may still reapply at a later time if his/her income falls below the eligibility guidelines.

Assistance Types

Premium Assistance:
- Individuals must be responsible for 100% of the premium, for example COBRA or a private health insurance plan
- May be eligible for up to 80% reimbursement or a maximum of $1,200 per month for a family plan and up to $500 per month for an individual plan.
- For reimbursement, members must submit claim forms with proof of payment.

Direct Coverage:
- Individuals who do not have the option of continuing a health insurance plan or did not previously have health insurance prior to applying for unemployment insurance benefits
- Eligible to enroll into a Managed Care Plan for a sliding scale weekly premium
- Households with an income below 150% FPL, children 19 and under, disabled individuals and pregnant women are exempt from paying premium.

Individuals who do have the option of continuing an existing health plan may qualify for direct coverage if they qualify for a waiver (income below 150% FPL or high household expenses).

Assistance ends 7 days after unemployment benefits end.