

## MassHealth CommonHealth Program (For more information and applications, call 1-800-841-2900)

The **CommonHealth** program provides health care benefits for people with disabilities whose incomes are too high to be eligible for MassHealth Standard.

- There are no income or asset limits **regardless of age**, but those with income above 150% FPL will pay a monthly premium based on their income.
- Individuals under 65 who do **not** work at least 40 hours/month will have to meet a one-time deductible\* which is based on income. Individuals under 65 who **do** meet the work requirement have **no deductible\*\***
- Individuals 65 and older are eligible for CommonHealth **only** if they work at least 40 hours per month AND can document their disability (by MassHealth or SSA).
- Individuals with CommonHealth & Medicare will be deemed eligible for **Full Extra Help** which significantly reduces the cost of prescription drugs for people with Part D drug plans. *(They will NOT qualify to have their Part B premium paid for UNLESS they meet the income limit for the QI-1 program.)*
- To apply, use the MassHealth Medical Benefit Request form regardless of age. Write “CommonHealth” at top.

### Instructions for meeting deductible:

- Deductible is calculated by MassHealth and is based on your total family income and family size.
- If you are under 65 and do not meet the work requirement (at least 40 hours/month) you must submit proof of **paid or unpaid** medical bills that equal or exceed the amount of the deductible.
- Any **unpaid bills** you submit must be a “**current liability**” (the provider is still trying to collect it) and must not be subject to further payment by health insurance or other coverage in order for it to count toward the deductible.
- Bills must be mailed to the MassHealth Enrollment Center, and show the following:
  - Patient’s name
  - Date of service
  - Type of service
  - Amount charged
  - Current balance
- Your name and Social Security # must be written on each bill.
- A note should be sent with the bills stating “*For completing the deductible process for \_\_\_\_\_ (name) \_\_\_\_\_ (Social Security #).*”
- Once the deductible is met, MassHealth will send a letter informing the applicant of the date he/she became eligible for CommonHealth. Depending on income, there may also be a monthly premium.

### What Expenses Can be Used? (*Bills may be for ANY member of your family, not just the applicant*).

- Prescription and OTC drugs.
- Medicare Part B premium and any other health insurance premium for 6 months can be **immediately applied** toward the deductible. For health insurance premiums other than Part B, a copy of the monthly premium bill must be submitted in order for it to be counted towards the deductible.
- All health insurance deductibles and/or co-pays.
- Remedial services (non-medical services made necessary by the medical condition of the individuals, such as the installation of a ramp in the home of a person who uses a wheelchair).
- Other miscellaneous services: Transportation to doctors/hospitals, Vision, dental, podiatry, chiropractic services, Lifeline (emergency response units), Adult Day Health Care, Adult Foster Care Program.

*\* Although it is generally referred to as a “6-month” deductible period, there is no time limit to meet this deductible as long as it is met before the applicant turns 65.*

*\*\* MassHealth is liberal in its definition of “work.” Being paid \$1 per hour is a widely accepted criterion for “work.” (Examples of acceptable “work” include babysitting, dog walking, personal assistant, etc.)*