

Reprinted from the Parent Leadership Project's **Parent Perspective**, April 2002.

FILLING IN THE GAPS

By Beth A. Johnston and Beth A. Dworetzky

When Tina's middle son was hospitalized last summer, she had more than dirty laundry to deal with when they got home - medical bills. Health insurance was not available through her husband's employer so they purchased low cost insurance for their children. The plan covered basic health care needs but left yawning gaps, thousands of dollars wide, when her kids' medical needs stretched beyond well-child visits and vaccinations. The bill for daily asthma medications for her three children rapidly devoured their policy's annual allowance for prescription medications. Making too much money for state-funded programs and not enough to pay for private insurance, Tina's family stitched together their coverage piecemeal to make medical ends meet.

Many families, like Tina's, are slipping through the ever-widening gaps between health insurance coverage and rising health care costs. The Commonwealth of Massachusetts, through the Division of Medical Assistance, administers the MassHealth program so Massachusetts' residents, depending on income (with the exception of CommonHealth - see below), and regardless of citizenship and employment status, can have health insurance coverage. If you do not have any health insurance, only have insurance for a family member with a disability, or need assistance with insurance premiums, co-payments and deductibles, you may be eligible for one of the seven types of MassHealth (brief descriptions given below).

For questions about eligibility, benefits and enrollment, call the MassHealth Customer Service Center at 1-800-841-2900, TTY 1-800-497-4648, or visit their website at www.state.ma.us/dma. The UMass Medical School's Center for Health Policy and Research at www.umassmed.edu/healthpolicy/roadmap/ is also helpful. Before you call, determine your monthly income, which will be used as part of the eligibility determination.

MassHealth Standard offers complete health care coverage to families and people with disabilities who meet the income guidelines.

CommonHealth offers primary or supplemental insurance (pays for deductibles, co-payments, and fees in excess of reasonable and customary fees as determined by your primary insurer) to people with disabilities who exceed the income guidelines for MassHealth Standard. Members pay monthly premiums, determined by an income-based sliding-scale fee.

MassHealth Basic provides insurance to adults (older than 19) who are on long-term unemployment and who do not qualify for MassHealth Standard or CommonHealth.

There are two types of **MassHealth Family Assistance**. **Premium Assistance** buys into a family's private health insurance. The only benefit is assistance with the insurance premiums. The second type of MassHealth Family Assistance is **Direct Coverage**. Depending on income, if a family has no private health insurance, their children may be entitled to MassHealth Standard benefits. Families pay \$10/child/month with a family maximum of \$30/month.

Single individuals or couples with no children, who have been unemployed for at least a year and who do not receive any other state benefits, including unemployment insurance, may be eligible for **MassHealth Buy-in**, which offers assistance with insurance premium payments, up to \$205/month.

Two types of MassHealth provide immediate insurance coverage to people without any insurance, depending on income. If you need emergency health services, you can be put on **MassHealth Limited** while your eligibility for other programs is determined. If you are pregnant, **MassHealth Prenatal** provides immediate health coverage for prenatal care, including routine visits and laboratory fees, while eligibility for other types of MassHealth is determined. Depending on family income, the baby will have MassHealth Standard coverage for up to a year.

The **Health Insurance Premium Payment Program (HIPP)** reimburses families for the premiums they pay for employer-based private or primary insurance policies. The amount of assistance depends on how many family members receive MassHealth. For more information about the HIPP program, call 1-800-462-1120.

ADDITIONAL INSURANCE OPTIONS. . .

Children's Medical Security Plan

The Children's Medical Security Plan (CMSP) is a low cost health insurance program for children, birth through 18 years of age, who live in Massachusetts, who have no insurance, and who are not eligible for MassHealth due to family income. CMSP is administered by the Massachusetts Department of Public Health and is financed by the cigarette tax.

CMSP pays for well-child visits and immunizations, sick child visits, provides up to \$1000 for dental work, 20 mental health visits per year, a \$1000 benefit for emergency room visits and \$200 for prescriptions. Monthly premiums are either free, or costs anywhere from \$10.50 to \$52.50 per month per child, depending on family income and size. There is a family maximum of \$31.50 per month at the lower income scale, even if there are more than 3 children that need insurance. Families may pick their own physician, but in order to maximize benefits, it's best to stay with the CMSP network of providers. More information (available in 9 languages) about CMSP is available at 1-800-909-2677 or at www.cmspkids.com.

Healthy Start

A good preventative step to ensure you have a healthy baby is to make sure you have a healthy pregnancy. It is important for your own health and your baby's health to receive prenatal care from a health care professional.

If you are pregnant and do not have health insurance or have limited insurance coverage, you may qualify for Healthy Start, a Massachusetts Department of Public Health insurance program. Income and family size are used to determine eligibility, so be prepared to provide some financial information before phoning. Healthy Start pays for outpatient visits, laboratory fees, any prescriptions and consultation fees related to the pregnancy. For more information about the Healthy Start program, call 1-800-531-2229. A live person usually answers the phone, and they can provide assistance in eight languages. Depending on staffing, callers may have to leave a message, but your call will be returned.

Center Care

Center Care provides health insurance coverage for men and women aged 19 and older, who do not have health insurance. Income is used to determine eligibility, and qualified individuals will be referred to a local community health center where they can apply for a slot for free health services. To find out more about this program, call, 1-800-531-2229.

Woman's Health Network

Uninsured or underinsured woman can access important preventative health services through the Women's Health Network, a statewide program offered through the Massachusetts Department of Public Health. This network refers women to local sites where they can receive free annual mammograms, PAP tests and physical exams. The eligibility guidelines for this program are: the woman must be over 40, or if younger, her mother, sister or daughter has breast or ovarian cancer, or she already has symptoms that a clinical provider wants to rule out, or she's had extensive radiation to the chest area. There are some income guidelines as well. For more information about the Women's Health Network, call 1-877-414-4447 (TTY 617-624-5992) or visit www.state.ma.us/dph/whn/whn.htm for more information.

MassMedLine

A Prescription for Prescription Medication Help

While some health insurers cover basic health services, many families still struggle with inadequate coverage or large co-payments for prescription medications. The Massachusetts Executive Office of Elder Affairs operates a pharmacy outreach program through the Massachusetts College of Pharmacy and Health Services. This program, called MassMedLine, helps Massachusetts residents connect with free or low cost prescription medication support programs. MassMedLine is staffed by pharmacists and other trained support personnel, so callers may also ask questions about medications and general health.

Before calling MassMedLine, be prepared to provide financial information, such as monthly income, sources of income, as well as an estimate of monthly expenses. This information is used to determine program eligibility.

MassMedLine operates Monday through Friday from 8 am to 6 pm and can be accessed toll-free at 1-866-633-1617 or on-line at www.massmedline.com. Free interpreter services are available on request. TTY users need to call Mass Relay at 800-439-2370 and ask them to phone the toll-free number.

EVEN MORE RESOURCES, REFERRALS & ADVOCACY. . .

Family TIES

Family TIES (Together In Enhancing Support) is a statewide information, resource, referral and support network for all families of children with disabilities, special health care needs or chronic illnesses. If you are looking for information about a specific medical condition or disability, want information about public benefits (insurance options, if you qualify for free diapers or formula, and other Department of Public Health programs), are looking for a summer camp for your child with special needs, need financial assistance to attend conferences, want information about low cost car seats, are looking for a support group, or just want to talk to another parent whose own child has special needs, knowledgeable and experienced Family TIES Parent Coordinators are just a phone call away. ***Your child does not have to be graduated from early intervention or have a diagnosed disability in order for you to access support through Family TIES.*** Family TIES is more than a disability specific parent-to-parent matching network, although they can provide parent-to-parent matches so a family can speak with another family who has experienced a similar life situation.

For more information about Family TIES, and to speak with a Family TIES Parent Coordinator, call 1-800-905-TIES (8437) or visit their web site at www.massfamilyties.org.

Family TIES is supported by the Massachusetts Department of Public Health and operates in collaboration with the Federation for Children with Special Needs.

HEALTH CARE FOR ALL

Health Care For All (HCFA) is a statewide advocacy organization, which works to ensure that everyone has access to quality, affordable health care, regardless of social and economic status. HCFA provides information about health care rights, health insurance options, health-related community resources, advocacy, and if necessary, provides legal assistance.

For families who have health insurance, but have questions about or problems with their coverage, HCFA can help them understand their policy, and can help advocate for health-related services, medications and equipment.

If you are underinsured (have very limited benefits) or do not have any health insurance, HCFA will help you determine your eligibility for public health benefits or refer you to other programs which offer health insurance coverage (also see other articles in this resource section).

To access HCFA's services, which are free and available to anyone, regardless of citizenship, call their Health Helpline, which operates on a call back system. Leave your name, phone number, and a brief message and a Helpline counselor will return your call. The counselors receive regular updates about health care programs, as well as other resources, so they are able to provide up-to-date information, in several languages.

To contact Health Care For All, visit their website at www.hcfama.org or call the Health Helpline at 1-800-272-4232 or 617-350-7279.