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MassWorks: CommonHealth

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MassWorks

Focusing on the integration of disability, workforce development, & employment services

Did you know workers with disabilities can purchase health insurance and receive almost all of the benefits offered through MassHealth Standard? Thanks to CommonHealth, individuals with disabilities in Massachusetts need not choose between vital healthcare benefits and potential job opportunities. CommonHealth is a MassHealth program available to individuals with disabilities who are not eligible for MassHealth Standard. CommonHealth can help promote self-sufficiency by providing low-cost health coverage to workers with disabilities.

Important terminology note: The state Medicaid programs are now being called “MassHealth Standard” and “MassHealth CommonHealth.” To avoid confusion, this article will call the second program simply “CommonHealth.” Be aware of the full names when you approach the Medicaid offices.

EVENTS

November 3
Massachusetts APSE Annual Forum,
Worcester, MA. Contact Bill Noone at william.noone@mrc.state.ma.us or call (617)204-3695.

November 30
Professional and Career Development for
Human Service Staff, Worcester, MA. To register, email addp@shore.net or call (781)891-7327.

Ongoing webcast
Colloquium on Health Promotion for People
with Psychiatric Disabilities: www.bu.edu/cpr/webcast/colloquium.html

For more events, including ICI fall Customized Employment trainings, check the MassWorks Training Calendar at www.massworks.org/masscal

CommonHealth

What can CommonHealth do for people I work with?

Fear of losing benefits is a major barrier for individuals with disabilities who want to enter the workforce or get a better job. Many individuals with disabilities don't know what their options are for maintaining health insurance coverage should their earnings or assets increase. As a result, they may think that they can't work, or be reluctant to accept a raise or promotion. With the high cost of healthcare today, the risk of losing health coverage may feel too great for people with chronic health conditions, high pharmaceutical costs, or the need for personal assistance services. CommonHealth provides a low-cost health insurance option for individuals who may no longer be eligible for MassHealth Standard and who either do not have access to employer-sponsored insurance or need additional coverage.

How is CommonHealth different from MassHealth Standard?

Unlike MassHealth Standard, CommonHealth participants are **not subject to income or asset limitations.** CommonHealth is an option for people with disabilities who have income that exceeds 133% of the federal poverty level (FPL), which for a single person in 2005 is \$1061 a month. It allows individuals with disabilities to purchase health coverage through a sliding-scale monthly premium that is based on total household income.

CommonHealth and MassHealth Standard offer the same benefit service package except for long-term nursing facility coverage, which is available only under MassHealth Standard. If a CommonHealth member required a long-term nursing facility stay, their status would be redetermined by MassHealth. In addition, Medicare beneficiaries who are enrolled in MassHealth Standard do not have to pay for their Medicare Part B premium. Medicare beneficiaries who are CommonHealth members are responsible for this cost. Some, but not all, CommonHealth beneficiaries who have private insurance coverage may receive assistance with private insurance premiums.

Bottom line: Beneficiaries who transfer to CommonHealth from MassHealth Standard should experience **no difference in their healthcare coverage.**

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Who is eligible for CommonHealth?

CommonHealth offers health insurance to adults with disabilities who have income that exceeds the MassHealth Standard limit and who:

- ▶ Work 40 hours or more per month or have worked at least 240 hours in the six months prior to applying for CommonHealth or
- ▶ Are unemployed (or work less than 40 hours/month) and have sufficient medical expenses to meet a one-time deductible

Individuals who are unemployed or working less than 40 hours a month and have income exceeding 133% of the FPL will need to meet a one-time deductible. **In order to be eligible, the person must have medical expenses that exceed the deductible amount.** The amount varies depending on the applicant's income and family size and is calculated by the MassHealth enrollment center staff. These expenses can include health insurance premiums as well as paid or unpaid medical bills. The deductible does not apply to individuals who are considered to be working.

Bottom line: Since there are no income or asset limits associated with this program, people can work full-time and earn a decent wage and not worry about losing their health insurance.

What services are available under CommonHealth?

- ▶ Inpatient and outpatient hospital services
- ▶ Medical services including lab work, X-rays, therapies, and some dental services
- ▶ Medical equipment, hearing aids, and prescription drug coverage
- ▶ Personal care assistant services
- ▶ Mental health and substance abuse services
- ▶ Medical-related transportation services

A participating healthcare provider can answer questions about specific coverage and limitations, or you contact the MassHealth Customer Service Center at 800-841-2900.

Can CommonHealth be combined with private insurance?

Yes. If an individual receives health coverage from their employer, they are still eligible for CommonHealth. CommonHealth will provide any necessary Medicaid-covered services that the employer health plan does not include.

What will it cost?

The out-of-pocket expenses for this program are **monthly premiums and prescription co-pays.**

- ▶ Monthly premium: Monthly premiums vary based on monthly income, family size, whether the recipient has other insurance, and whether or not the other insurance premium is paid for by MassHealth. The premium gradually increases with income, which includes wages, SSI/SSDI, and other cash benefits. For example, a single person whose monthly income is \$1100 will pay \$15 per month; if their income increases to \$1600 a month, the premium would increase to approximately \$40. The MassHealth Customer Service Center can provide more detailed information on the exact premiums applicants have to pay. Contact the center at 800-841-2900.
- ▶ Co-pay: CommonHealth participants will pay no more than \$3 for a prescription.

What if a beneficiary's income changes?

CommonHealth beneficiaries should notify MassHealth as soon as possible if their employment status, housing situation, income, or private health coverage changes. For example, if an individual becomes eligible for an employer-sponsored health plan, their CommonHealth premium may be reduced.

How can people sign up?

CommonHealth applications can be downloaded from www.mass.gov/masshealth. Applicants can also call the MassHealth Customer Service Center to order a copy. It is a good idea for applicants to check with a MassHealth representative to see if a completed Supplement B form is required. Submit completed paperwork to:

MassHealth Enrollment Center
Central Processing Unit
P.O. Box 290794
Charlestown, MA 02129-0214

MassHealth centers in Taunton, Revere, Springfield, and Tewksbury can provide assistance to complete the application.

Work is an essential ingredient in overcoming poverty and improving the quality of one's life. The decision to apply for CommonHealth, as with other benefits and subsidies, will depend on an individual's circumstances. However, CommonHealth has given over 6,500 Massachusetts residents the opportunity to keep important health coverage as they work. If you are working with a person who has a disability and is thinking about employment, consider taking advantage of this important program.

Resources

National

Center for Medicare and Medicaid Services

Consumer information on Medicare and Medicaid.

www.cms.hhs.gov/?l=cons

Massachusetts

MassHealth

800/531-2229

www.mass.gov/masshealth

Health Care for All

An advocacy organization dedicated to making quality, affordable healthcare available to all.

www.hcfama.org

Massachusetts Medicaid Policy Institute

An independent and non-partisan source of information and analysis about the Massachusetts Medicaid program.

www.massmedicaid.org

Benefits Planning Services

For Berkshire, Franklin, Hampshire, Hampton, Worcester, and Middlesex counties (excluding Somerville):

BenePLAN at Resource Partnership

Brian Forsythe

877/YES-WORK x14

508/652-7284 (TTY)

info@resourcepartnership.org

For the rest of the state:

Project IMPACT at the Mass. Rehabilitation Commission

Joe Reale

800/734-7475

617/204-3854

Joseph.Reale@mrc.state.ma.us

Case Study: An Entrepreneur Stays Flexible

David Clark is an IT consultant who relocated to Massachusetts from California for a software-design job. When he moved to Massachusetts he was fortunate to have a knowledgeable healthcare provider who helped him understand the CommonHealth program. He initially received health insurance from his employer with supplemental coverage from CommonHealth. As a supplemental insurance program, CommonHealth provided David with coverage for items such as personal care services that are not covered by employer-sponsored plans. When he left his job in 1994 to work as a consultant CommonHealth became his primary insurance coverage.

According to David, a key feature of CommonHealth for him is coverage for durable medical equipment and personal care assistant services. "Without CommonHealth, the maintenance of my wheelchair alone would cost me over \$500 a month," he says.

The sliding-scale monthly premium is another CommonHealth plus. As an entrepreneur with fluctuating income, "not having to worry about health coverage is huge," he says. "[With CommonHealth] I have more flexibility than my non-disabled peers."

David's one complaint is that paperwork cannot be done electronically, which he views as an accessibility barrier since he cannot write by hand. However, this should not discourage people from enrolling in the program, he says. "Massachusetts should be proud that CommonHealth is a model to the nation for providing healthcare coverage to working people with disabilities."



David Clark

The primary author of MassWorks 3 is Rick Kugler. Thanks also to contributors David Clark, Annette Shea, and Cindy Thomas.

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This newsletter will be made available in alternate formats upon request.

INTRODUCING...

The MassWorks Massachusetts disability and employment training calendar

The new MassWorks training calendar provides an up-to-date list of training opportunities—both in-person and online. Organizations that offer employment-related training can also post their events.

Make sure that you have the skills and knowledge you need to provide effective employment services. Visit the MassWorks training calendar!

MassWorks
www.massworks.org/masscal
Sign up online to receive a monthly event update.



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