

The CommonHealth Program

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CommonHealth is a health plan for disabled children and adults residing in Massachusetts who do not otherwise qualify for MassHealth Standard. It is administered by the Massachusetts Office of Medicaid (OM) and is part of the MassHealth program. The services covered by CommonHealth are similar to MassHealth Standard benefits. The regulations for the program can be found at 130 CMR 505.004 and 130 CMR 519.012.

The following disabled Massachusetts residents (MassHealth uses the Social Security definition of disability) may be able to obtain benefits from CommonHealth:

- disabled children under age 18
- disabled persons aged 18 or older who
 - work 40 or more hours a month, or if employed less than 40 hours per month, have been employed at least 240 hours in the six-month period immediately preceding the receipt of the MassHealth Application (MBR) or the OM's eligibility review; or
 - meet a one-time only deductible or have family group income less than 200% of the poverty level and are HIV positive.

There is no income or asset limit for CommonHealth. However, a monthly premium is charged if a person's income exceeds a certain amount. The amount of the premium is based upon:

- the individual's gross monthly income,
- the individual's family size, and
- whether or not the individual has other health insurance.

Premium bills are sent monthly.

Adult disabled individuals who are not working must meet a one-time deductible. In order to meet the deductible, the individual must have bills for medical or remedial expenses which are not covered by insurance which equal or exceed the deductible amount. A remedial expense is a non-medical support service made necessary by the medical condition of any individual in the family group. 130 CMR 506.009 (G).

Bills of any member of the family may be used to meet the deductible including those of the disabled individual, spouse, and minor children. Bills that can be used to meet the deductible include items such as health insurance premiums for the family for the six-month deductible period, unpaid bills incurred before the deductible period, and bills that were paid during the deductible period. The deductible period begins 10 calendar days prior to the date that the MassHealth Application (Medical Benefit Request) is received by the OM and ends six months after that date.

The OM includes the following example of the deductible in the MassHealth Member Handbook:

The deductible income standard:

Family Size	Standard
1	\$542
2	\$670
3	\$795

Example

\$1,327	monthly income before taxes and deductions for a family of two
<u>- 670</u>	income standard for a family of two
\$ 657	excess income
<u>x 6</u>	six-month period
\$3,942	deductible amount

In this example, a deductible is met when the family has bills for medical or remedial expenses that are not covered by any other health insurance and the bills total \$3,942.