

TIPS FOR MEETING A MASS HEALTH DEDUCTIBLE FOR PEOPLE WITH DISABILITIES UNDER AGE 65

Has Your MassHealth Standard Been Denied or Terminated Due to Excess Income?

If your income is over 133% of the federal poverty guidelines for your family size, and if you do not work an average of 40 hours per month, you must meet a one-time deductible to become eligible for MassHealth CommonHealth coverage.

What is a Deductible?

The amount of the one-time deductible is personal to you and is based upon the amount by which your income exceeds 133% of the federal poverty guidelines for your family size.

To become eligible for CommonHealth by meeting a one-time deductible, you must submit proof of medical bills that equal or exceed the amount of the deductible. **Bills used to meet the deductible will not be paid by MassHealth.** MassHealth will pay for expenses over and above those used to meet the one time deductible.

- You must incur the expense. This means that you have received the service and have been billed. You can use a bill to meet the deductible, even if you have not paid it yet.
- The bill may have been incurred at any time, but must be unpaid and a “current liability” in the six-month deductible period, or if it is a paid bill, it must be paid within the six-month deductible period. “Current liability” means that the provider is still trying to collect it.
- The bill must not be subject to further payment by health insurance or other coverage, including the Health Safety Net (i.e. the free care program).

What Expenses Can be Used?

Medical expenses can include items that are clearly medical, such as drugs, or items that are paid for over-the-counter normally, such as diapers for incontinent adults, aspirin, or a taxi ride to the doctor’s office. The following can also be used:

1. The Medicare Part B Premium for 6 months can be immediately applied toward the deductible.
2. The 6-month total health insurance premium for Medigap or Medicare HMOs, or private insurance, including COBRA coverage, can be used immediately.

3. Medicare deductibles and co-payments 20% or 50% can be used.
4. Transportation to medical appointments.
5. Adult Day Health Programs.
6. Lifeline costs (Personal emergency response units).
7. Vision care.
8. Podiatry.
9. Dental Care.
10. Chiropractor care.
11. Adult Foster Care Program.
12. Remedial services: These are 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. The need for the service must be documented by a competent medical authority.
13. PCA services.

What Do I Do When I Have the Bills?

The itemized and bills receipts must be mailed or faxed to the MassHealth Electronic data Management address:

MassHealth Enrollment Center (MEC)
P.O. Box 1231
Taunton, MA 02780
Fax: 617-887-8777

Make sure to **keep a copy** of everything you send.

- Your Social Security Number must be written onto each itemized receipt as well as your name and date of birth.
- A note should be sent with the receipts stating “For completing the deductible process for _____(name) xxx-xx-xxxx (Social Security Number).”

What Happens After I Send in the Bills to the MassHealth?

Once the deductible is met, the MassHealth will send out a notification letter informing you of the date you became eligible for MassHealth CommonHealth. There may also be a monthly premium.