



Cambridge Public Health Department
Cambridge Health Alliance

TO: Robert W. Healy, City Manager

FROM: Harold Cox, Chief Public Health Officer

DATE: February 4, 2003

SUBJECT: Council Order #8, dated 1/13/03, Re: MassHealth Basic

Cambridge Health Alliance is concerned about the proposed elimination of the MassHealth Basic program, scheduled to end on April 1, 2003. The elimination of MassHealth Basic would terminate health insurance coverage for approximately 50,000 long-term unemployed, low-income Massachusetts residents. Approximately 812 Cambridge residents are currently enrolled in MassHealth Basic, according to the Massachusetts Division of Medical Assistance.

Cambridge Health Alliance continues to advocate the Romney Administration and state legislators to restore this critical MassHealth program and preserve other MassHealth benefits and services.

Cambridge Health Alliance is also offering financial assistance counselors to assist eligible MassHealth Basic members apply for an upgrade to MassHealth Standard coverage. To qualify for ongoing MassHealth coverage, MassHealth Basic members must demonstrate they are "disabled," as defined by federal law. Cambridge Health Alliance will also assist the uninsured individuals who are losing MassHealth Basic coverage apply for free care coverage, upon exhausting all MassHealth coverage options.

The Alliance plans to do this through point-of-service assistance at health care sites, and through community outreach, including at a number of Health Care for the Homeless sites where we currently offer medical care, and in partnership with community-based organizations. The Alliance will also distribute fliers highlighting where to obtain multilingual assistance along with a MassHealth Basic guide, *What to Do about Uninsured Adults Losing Coverage in MassHealth Basic*, produced by the MassHealth Defense Group. Attached please find a copy of the MassHealth Basic guide.

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MassHealth Basic to Standard Assessment Screening Tool

MassHealth Basic members can upgrade to MassHealth Standard if they can show they are “disabled” as defined by federal law. This means you must have a mental or physical condition (or a combination) that limits or prevents him/her from working for at least 12 months or will result in death. Some individuals with less severe disabilities that are expected to last at least 60 days may not qualify for an upgrade, but may qualify for Basic coverage under EAEDC.

Medical Hxs:

- ☐ Does client have a serious physical and/or mental condition (or combination)? ☐ Yes ☐ No
- ☐ Has client been told by a health care provider he/she is suffering from severe physical and/or mental impairment? ☐ Yes ☐ No

Work Hxs:

- ☐ Do medical conditions interfere with client’s ability to work? ☐ Yes ☐ No
- ☐ Is client unable to work on a full-time basis? ☐ Yes ☐ No

Duration: How long is disability expected to last?

At least 60 DAYS (EAEDC)

12 months or result in death (MassHealth Standard)

Accessing Public Benefits:

- ☐ Have you ever applied for or received?
SSI/SSDI ☐ Yes ☐ No
EAEDC (or General Relief) ☐ Yes ☐ No
- ☐ Ever received services from DMH (Dept of Mental Health) or DMR (Dept of Mental Retardation) or MRC (Mass Rehab Commission) ☐ Yes ☐ No

If you answered “Yes” to at least one question in both Medical History and in Work History, or in Public Benefits, then encourage client to complete a disability supplement. Vocational factors also play a role in assessing ability to work, especially after age 40, so if in doubt, apply. If you answered “No” on all questions, it is probably not worthwhile to apply.

Checklist of required documents

MassHealth Based on Disability

- ✓ Completed Adult Disability Supplement form*
- ✓ Proof of Income
- ✓ Immigration status (if not US citizen)

MassHealth Based on HIV

- ✓ Proof of HIV status
- ✓ Proof of Income (under 200% Federal Poverty)
- ✓ If not US citizen proof of immigration status

EAEDC

- ✓ Completed form by Health Care provider*
- ✓ Completed Adult Disability Supplement form*
- ✓ For student proof of school enrollment
- ✓ Proof of Income
- ✓ Proof of Assets (home car, bank accounts, etc.)
- ✓ Social Security card
- ✓ Birth certificate
- ✓ Proof of citizenship
- ✓ Proof of residency (rent bill)

SSI

- ✓ Social Security Card or record of your SS number
- ✓ Birth Certificate or proof of your age
- ✓ Verification of home address and value (ex: lease & landlord's name)
- ✓ Proof of Income
- ✓ Immigration status (if not US citizen)
- ✓ Proof of Assets (home, car, bank accounts, etc)
- ✓ Names, addresses, and telephone numbers of doctors, hospitals, & clinics visited, if applying due to disability

Free Care

- ✓ Proof of residency
- ✓ Proof of income

Medical Security Plan (MSP)

- ✓ Collecting Unemployment benefits
- ✓ Mass Residency

* May provide after you apply

Note: For clients without any income and/or who are homeless, they will be asked to sign a sworn statement attesting to this fact.

Introduction

Approximately 50,000 Massachusetts residents are scheduled to lose their health insurance on April 1st, if not sooner. The Division of Medical Assistance (DMA) will be cutting MassHealth benefits to most members enrolled in the Basic program. These are single, low-income adults who are long-term unemployed. **Adults who receive EAEDC cash welfare or who are DMH eligible clients will not be effected; they remain eligible for MassHealth Basic.**

As the fight continues to stop this cut we need to let these 50,000 residents, their families, advocates, providers and others know about other options, so they can take action. First thing:

Get Involved!

Health Care For All	(617) 350-7279
MassHealth Defense Group	(800) 272-4232
Health Access Networks	(413) 253-4283
Call your State Representative and Senator	(800) 462-VOTE

We hope this guide will serve as a useful tool in navigating the eligibility and enrollment process for various access programs. Please note only basic information is provided and we encourage you to contact the programs listed directly for more information.

Some MassHealth Basic members **may** be eligible for other types of MassHealth coverage, or other access programs. All MassHealth Basic members **should first be assessed** for eligibility in other MassHealth programs such as Disability and HIV. A word of caution! It may take 90 days or longer to establish eligibility based on disability. People currently on Basic should apply for other types of MassHealth coverage **NOW**. Don't be discouraged by the disability application forms. You can get help filling out the forms from the Division of Medical Assistance and many community groups and health care providers.

Other Types of MassHealth Coverage

Applications available through DMA:

MASSHEALTH BASED ON DISABILITY:

Who's Eligible: must have a mental or physical problem that limits or prevents you from working for at least 12 months.

Benefits: MassHealth Standard (free for those with income under 133% of federal poverty level) or CommonHealth (premiums and deductibles for higher income individuals)

How to apply: Apply by mail to the Division of Medical Assistance or at outreach site. People now on Basic do not have to reapply, but must call and ask for an Adult Disability Supplement to get the process started.

Phone: 1 (888) 665-9993

MASSHEALTH HIV: This plan provides direct MassHealth coverage or pays all of your health insurance premium if you have or can receive health insurance from your employer.

Who's Eligible: Must be HIV+ with income only up to 200% of the federal poverty level.

Benefits: MassHealth Family Assistance

How to apply: Apply by mail through the Division of Medical Assistance or at outreach sites. People now on Basic do not need to reapply, but must mail proof of HIV+ status.

Phone Number: 1 (888) 665-9993

MASSHEALTH DMH ELIGIBLE: This is a new category starting April 1.

Who's Eligible: Long term unemployed adults who are eligible for Department of Mental Health (DMH) services and have incomes under 100% of federal poverty.

Benefits: Mass Health Basic

How to apply: Starting April 1, people with psychiatric disorders who apply to DMH and are found eligible for DMH services can then apply for MassHealth as DMH eligible. People now on Basic and DMH eligible should be automatically switched over to this category.

Phone Number: DMH (617) 626-8000 or DMA 1(888) 665-9993

Other Helpful Information

Benefit Levels & Income Guidelines

EAEDC Benefit Levels & Eligibility Standards:

To be income eligible for EAEDC, your countable income must be less than the grant level for your family size. There are eight (*) benefit levels that vary by living arrangement. The chart below shows the **maximum** benefits.

Family Size	Max Monthly Benefit/Income
1	\$339
2	\$430
3	\$522
4	\$613
Incremental	\$92

SSI Benefit Levels & Eligibility Standards:

The benefit amount is determined by subtracting a family's countable income from the appropriate benefit level. Major exclusions are \$20 per month of any type of income, \$65 plus 1/2 of remainder for earned income, 1/3 of child support. Benefit levels vary depending on family's living arrangement.

Disabled	Max Monthly Benefit	Federal Basic Payment	State Supplement
Full Cost of Living	\$659	\$545	\$114
Shared Living Expenses	\$575	\$545	\$30
Household of Another	\$451	\$363	\$88

Monthly Income Guidelines for MassHealth & Access Programs:

Family Size	100%	133%	200%	400%
1	\$738	\$982	\$1,477	\$2,954
2	\$995	\$1,323	\$1,990	\$3,980
3	\$1,252	\$1,665	\$2,503	\$5,006
4	\$1,509	\$2,006	\$3,016	\$6,032
Each Add'l	\$257	\$341	\$513	\$1,026

FREE CARE (continued)

services provided at health centers, including doctor services, are covered.

- Automatically eligible if enrolled in Healthy Start, CenterCare or EAEDC
- Current MassHealth enrollees who were not enrolled at time of reception of medical services, are eligible for free care coverage of those services.

How to apply: Apply at hospitals and health centers

Phone Number: (617) 988-3222 or contact your local hospital or clinic for more information

MEDICAL SECURITY PLAN (MSP): Medical Security Plan helps pay for health coverage or provides direct coverage for Massachusetts residents eligible for unemployment compensation.

Who's Eligible: Massachusetts residents who are receiving or are eligible to receive unemployment benefits for employment with a Massachusetts employer other than from employment with the federal government or armed forces

Benefits: The plan provides health insurance through two different programs called Premium Assistance and Direct Coverage.

Phone Number: For detailed information about the program call the Division of Employment and Training 1-800-914-4455.

NETWORK HEALTH/NETA: Through Cambridge, Somerville and Whidden Memorial Hospitals and participating health centers. Serves residents of Cambridge, Somerville, Everett, Malden, Revere, Chelsea, Winthrop and surrounding communities.

Who's Eligible: Anyone without health insurance with income under 200% of federal poverty level

Benefits: Pays for doctor visits, hospital care, pharmacy and other medical services at Cambridge, Somerville or Whidden Memorial Hospitals and participating health centers.

How to apply: Call (617) 591-6920 or (781) 306-8980 or apply in person at one of our 3 hospitals and over 20 community health center locations

Applications through Dept. of Transitional Assistance (DTA) or Social Security Administration:

Individuals receiving Emergency Aid to Elderly, Disabled and Children (EAEDC) or Supplemental Security Income (SSI) also receive MassHealth.

EAEDC (Emergency Aid to Elderly, Disabled and Children):

EAEDC provides cash benefits and MassHealth

Who's Eligible: A U.S. citizen or a legal immigrant who is

- A disabled adult unable to work due to a physical or mental problem that will last at least 60 days; **or**
- over 65; **or**
- a student, under age 21, enrolled full-time, not in college; **or**
- participating in a Mass. Rehabilitation Commission program; **or**
- required in the home to provide constant care for an incapacitated individual **and who has**
- Very limited income and assets.

How to apply: Must apply at local Department of Transitional Assistance (DTA) office. Disabled adults will be given a form for a healthcare provider to complete and an Adult Disability Supplement to fill out themselves.

Benefits: an EAEDC cash grant and MassHealth Basic.

Phone Number: 1-800-249-2007 for more information and where to find your nearest DTA office.

SUPPLEMENTAL SECURITY INCOME (SSI) is a Federal income supplement program. It is designed to help aged, blind, and disabled people, who have little or no income; and it provides cash to meet basic needs for food, clothing, and shelter.

Who's Eligible: Must have a physical or mental problem that keeps you from working and is expected to last at least a year or to result in death; limited income and assets.

Benefits: A monthly cash grant and MassHealth Standard.

How to Apply: Apply through your local Social Security Administration office.

Phone Number: 1-800-772-1213

Other Regional Programs

CAPE COD FREE CLINIC IN FALMOUTH

Who's Eligible: Adults 19 to 64 years of age, have no health insurance and earn less than 400% of federal poverty level
Benefits: basic medical services and referral assistance
Phone Number: (508) 540-7075

ECUHEALTH CARE

Who's Eligible: Must be resident of Berkshire County, uninsured, ineligible for government programs and income must be below 200% federal poverty level
Area served: cities and towns of Berkshire County
Benefits: offers reduced office visit fees (\$5-25) and discounts to specialists
Phone Number: (413) 663-8711

GATEWAY HEALTH ACCESS PROGRAM

Who's Eligible: Income below 400% of federal poverty level and not be eligible for government health insurance
Area served: residents of Ashburnham, Ashby, Fitchburg, Gardner, Hubbardston, Lancaster, Leominster, Lunenburg, Princeton, Sterling, Templeton, Townsend, Westminster or Winchendon.
Benefits: reduced office visit and specialist fees, pharmacy discounts
Phone Number: (978) 630-6562, (978) 466-2752 and (978) 342-8840

HAMPSHIRE HEALTH ACCESS (HHA)

Who's Eligible: Be uninsured, ineligible for other public programs and income is less than 200% of federal poverty level
Area served: Residents of cities and towns in Hampshire County
Benefits: reduced office visit (\$5-\$20) and reduced specialist fees
Phone Number: (413) 582-4230 x 105. *Español ext. 101.*

MEDICALL

Who's Eligible: Be uninsured, ineligible for government programs and income less than 200% of federal poverty level
Area served: residents in the Greater Fall River area
Benefits: Free medical services for physician visits, specialty visits, and counseling, dental and one-time pharmacy assistance
Phone Number: (800) 269-8222

HAMPSHIRE HEALTH CONNECT AT COOLEY DICKINSON HOSPITAL

Who's Eligible: Uninsured and underinsured adults and children.
Area served: residents of Hampshire County and surrounding areas.
Benefits: Screening and assistance in applying for all available health care services, including prescription, dental, mental health and assistance with hospital bills, if eligible.
Phone Number: (413) 582-2848

Other Access Programs

CARENET: Through Boston Medical Center and 12 health centers
Who's Eligible: Anyone without health insurance with income under 200% of federal poverty level
Benefits: Pays for doctor visits, hospital care, pharmacy and other medical services at Boston Medical Center and 12 participating health centers.
How to apply: Call 1 (800) 462-6381

CENTERCARE:

Who's Eligible: Adults 19 to 64 years of age who have no insurance with incomes under 200% of federal poverty level
Benefits: offers basic coverage and services at participating health centers in Massachusetts
How to apply: Apply at participating health center. To find a location near you call 1 (617) 624-5138

FREE CARE:

Who's Eligible: Free Care is available to anyone, including undocumented immigrants, with incomes at 200% of the federal poverty level. Partial free care is available to people between 200% and 400% of the federal poverty level.
Benefits: Free Care and partial free care covers medically necessary inpatient, outpatient and emergency medical services provided by hospitals and health centers. In most cases, doctors' fees, laboratory fees, out patient and prescription drugs are not covered at hospitals. Most

Where to get more help

Greater Boston:

Mayor's Health Line (free, confidential and multilingual)
(800) 847-0710

Cambridge, Somerville, and Metro North Boston:

Cambridge Health Alliance Multilingual Line
(617) 591- 6920
Cambridge Health Alliance Patient Financial Assistance Office
(781) 306-8980

Cape Cod and Southeastern Mass:

Healthy Connections (508) 255-1903

Western Mass:

Northern Berkshires: Ecu Health Care (413) 663-8711
Berkshire County: Advocacy for Access (413) 445-9480
Hampshire County: Hampshire Health Connect at Cooley Dickinson
Hospital (413) 582-2848
North Quabbin: Healthy Connections (978) 249-5634

North Shore:

Joint Committee for Children's Health Care in Everett
(617) 394-2414

Statewide:

HCFA HelpLine: (617) 350.7279 or (800) 272-4232
Mass League of Community Health Centers: (800) 475-8455

Useful Web Resources:

Social Security Administration:

General Info: <http://www.ssa.gov/notices/supplemental-security-income>
List of Impairments: http://www.ssa.gov/OP_Home/cfr20/404/404-a

Division of Health Care Finance and Policy

Access to HealthCare in Massachusetts
<http://www.state.ma.us/dhcfp>

Division of Medical Assistance

<http://www.state.ma.us/dma>

Health Care For All

<http://www.hcfama.org>

WHAT TO DO ABOUT UNINSURED ADULTS LOSING COVERAGE IN MASSHEALTH BASIC

A Guide for Advocates, Health Care Providers and Outreach Workers

*Produced by the MassHealth Defense Group
January 2, 2003*



CITY OF CAMBRIDGE • EXECUTIVE DEPARTMENT

Robert W. Healy, City Manager

Richard C. Rossi, Deputy City Manager

February 10, 2003

To The Honorable, The City Council:

Please find attached a response to Awaiting Report Item No. 03-10, regarding a report on how Cambridge residents will be affected by state budget cuts to MassHealth, received from Chief Public Health Officer Harold Cox.

Very truly yours,

Robert W. Healy
City Manager

RWH/mec
Attachment

S-SI

Consent Agenda #1

**Awaiting Report Item Number
03-10**, regarding a report on how
Cambridge residents will be
affected by state budget cuts to
MassHealth.

In City Council February 10, 2003

**PLACED ON FILE.
SEE ORDER #14.**