



## HOW TO APPLY FOR HEALTH COVERAGE FOR YOUR CHILD

MassHealth is the Massachusetts Medicaid program. More than 1 million people in the state get health care services with help from MassHealth.

This guide explains options you have in applying for health coverage for your child.

If you are a parent or caregiver who wants your child to get MassHealth Standard or CommonHealth for behavioral health services, this guide will help you. The guide also may be useful for anyone else who would like to apply for coverage under MassHealth.

### MassHealth Standard

MassHealth Standard offers a full range of health care benefits. To obtain MassHealth Standard for your child aged 0-18 years, your family's income must be less than or equal to 150% of the federal poverty level.

As of March 1, 2015, 150% of the federal poverty level for a family of four is \$36,372. If you are not sure if your household income meets this requirement, call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled).

### MassHealth CommonHealth

MassHealth CommonHealth offers health care benefits similar to MassHealth Standard to disabled adults and disabled children who cannot get MassHealth Standard.

- There is no income limit for CommonHealth.
- There is a sliding-scale premium based on family income, and some adults may have to meet a one-time deductible.


For more detailed information on MassHealth, please see the [Member Booklet for Health and Dental Coverage and Help Paying Costs \(ACA-1\)](#), available at [www.mass.gov/masshealth](http://www.mass.gov/masshealth) under Applications and Member Forms.

## How do I apply for MassHealth Standard or CommonHealth for my child?

1. You must fill out the [Massachusetts Application for Health and Dental Coverage and Help Paying Costs \(ACA-3\)](#) form. You can get the ACA-3 form in a several ways.
  - ◆ Go online and create an account at [www.MAhealthconnector.org](http://www.MAhealthconnector.org). Applying online may be a faster way for you to get coverage than mailing a paper application.
  - ◆ Go to [www.mass.gov/masshealth](http://www.mass.gov/masshealth) and click on [Applications and Member Forms](#) in the lower right corner. You can print out the [ACA-3](#) form and fill it out by hand.
  - ◆ Call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648). They can mail you an [ACA-3](#) form.
  - ◆ Visit a MassHealth Enrollment Center (MEC) to apply in person. See the [Member Booklet for Health and Dental Coverage and Help Paying Costs](#) for a list of MEC addresses.

2. When you fill out the [ACA-3](#) form
  - ◆ You will need to include all household members on the application. Tell us about all the household members who live with you. If you file taxes, we need to know about everyone on your tax return. You do not need to file taxes to get MassHealth.
  - ◆ Be sure to answer all questions on the application.
  - ◆ Be sure to answer YES to question 12 about injury, illness, or disability in Step 2 of the paper application for each person with a disability. If you complete your application by telephone or online, you will also be asked this question.

**Navigators and Certified Application Counselors** can help you apply for MassHealth. These trained individuals can help you from application through enrollment and answer your questions. To find a Navigator or Certified Application Counselor organization near you, go to [www.betterMAhealthconnector.org/get-help](http://www.betterMAhealthconnector.org/get-help).

3. You can submit your completed application in any of the following ways.
  - ◆ **Go online** and sign in to your account at [www.MAhealthconnector.org](http://www.MAhealthconnector.org).
  - ◆ **Mail** your filled-out, signed [Massachusetts Application for Health and Dental Coverage and Help Paying Costs \(ACA-3\)](#) form to
    -  **Health Insurance Processing Center, P.O. Box 4405, Taunton, MA 02780**
  - ◆ **Fax** your filled-out, signed ACA-3 application to 1-857-323-8300.
  - ◆ **Call** the MassHealth Customer Service Center at 1-800-841-2900 and apply over the phone (TTY: 1-800-497-4648).

If you mail your application at the post office, make sure to ask for a return receipt. This way you have proof that MassHealth got your application.

- ◆ The date MassHealth gets your application affects the date that MassHealth can pay for medical services if you are found eligible.
- ◆ Do not send more than one copy of your application. An application review can take up to 45 days. The extra paperwork will delay review.
- ◆ Keep a copy of everything you send for your records.

## What happens after I submit the application?

MassHealth will try to verify the information on the application. If additional information (such as proof of income, citizenship, or immigration status) is needed, we will send you a Request for Information notice that will list all the required documents and the deadline for submitting them.

MassHealth works with UMass/Disability Evaluation Services (DES) to look at disability requests. DES will follow up with you and may send you more paperwork to complete. The paperwork DES sends you helps them review your child's disability request for MassHealth. This process can take up to 90 days.

You can speed up the disability review process by following the three steps below. (To download the forms described below from a computer, go to [www.mass.gov/masshealth](http://www.mass.gov/masshealth). In the lower right corner, click on [Applications and Member Forms](#).)

1. When you get the **ACA-3** form, also get one of the two forms below. (You can download them or ask for them if you call the MassHealth Customer Service Center.)

➤ **MassHealth Child Disability Supplement Form**

Fill out this form if your child is age 17 or younger. It tells MassHealth about your child's medical and mental health providers, daily activities, and educational background.

➤ **MassHealth Adult Disability Supplement Form**

If your child is age 18 or older, you or your child needs to fill out this form. Some work requirements may apply to youths between the ages of 18 and 21.

2. Be sure to sign the **Medical Records Release** forms at the end of the disability supplement forms (above). Sometimes MassHealth needs more information about your child's medical conditions. When you fill out the MassHealth Medical Release form, you give DES permission to contact your child's providers for such information.

- ◆ The information helps DES decide if your child is disabled under state and federal law. Fill out one form for each provider by name.
- ◆ If your child is in an Early Intervention Program or has an IEP or 504 Plan at school, you will need to fill out a release form for these providers/teachers.
- ◆ Five blank copies of this form are also included in the Disability Supplement Form.

3. Send the completed Disability Supplement and signed Medical Records Release forms to



**Disability Evaluation Services, P.O. Box 2796, Worcester, MA 01613-2796**

If you have any of the following, send copies with the Medical Records Release and Disability Supplement forms. Sending the documents below can help speed up the review process.

- ◆ Your child's medical records
- ◆ Individualized Family Services Plan (IFSP)

or

- ◆ Individualized Educational Plan (IEP), testing results, or other records that describe your child's condition(s).

After you have mailed this information, a staff member from the UMass/Disability Evaluation Services may contact you if MassHealth needs more information.

- ◆ Keep a copy of everything you send for your records.
- ◆ If you mail your application at the post office, make sure to ask for a return receipt. This way you have proof that DES got your forms.
- ◆ Check with all your child's providers to make sure they sent the requested information to the UMass/Disability Evaluation Services.

## My child already has MassHealth Family Assistance. How do I apply for CommonHealth?

If your child has a disability, he or she may be eligible for CommonHealth. You will need to fill out the **MassHealth Child Disability Supplement**, including the MassHealth Medical Records Release forms. (Five of these forms are included in the supplement.)

You can get these forms by

**calling** the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648); or **visiting** [www.mass.gov/masshealth](http://www.mass.gov/masshealth) and clicking on **Applications and Member Forms**. Scroll down the screen until you get to Member Forms. Fill out the forms and send them to

 **Disability Evaluation Services (DES), P.O. Box 2796, Worcester, MA 01613-2796**

- ◆ If you mail these forms at the post office, make sure to ask for a return receipt. This way you have proof that DES got your forms.
- ◆ If you need help filling out these forms, you can call the UMass/Disability Evaluation Services Help Line at 1-888-497-9890.
- ◆ Keep a copy of everything for your records.

## Reminder: required documents to apply for MassHealth/CommonHealth

If you want to apply for MassHealth/CommonHealth, you will need to mail or submit two separate sets of documents.

1. Send your Application for **Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3)** form by **Mail** to

 **Health Insurance Processing Center, P.O. Box 4405, Taunton, MA 02780**

**Fax:** 857-323-8300, or

**Go Online** and sign into your account at [www.MAhealthconnector.org](http://www.MAhealthconnector.org).

2. The following documents also are required for MassHealth CommonHealth.
  - Completed MassHealth Child Disability Supplement or Adult Disability Supplement form for children aged 19 years and older
  - Completed MassHealth Medical Records Release form(s)
  - Copies of records that describe your child's condition. Examples include medical records, an Individualized Educational Plan (IEP), an Individualized Family Services Plan (IFSP), and psychological testing results.

Send these documents to

 **Disability Evaluation Services, P.O. Box 2796, Worcester, MA 01613-2796**

**Where can I get additional help?** If you have questions or need help completing the ACA-3 form, call the MassHealth Customer Service Center at 1-800-841-2900 (TTY: 1-800-497-4648). You can also find help located near you by visiting <https://betterhealthconnector.com/enrollment-assisters>.