

Health Community Based Services

Understanding The Qualifications And Requirements Of The Many Available Options

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The national public health insurance coverage for individuals age 65 and over is called Medicaid. Massachusetts has its own public health insurance coverage for residents in the Commonwealth called MassHealth. This program provides many community based services, and it is designed for low-to middle-income individuals.

Through it, people who meet certain financial and medical eligibility requirements may receive benefits including basic health insurance, prescription drug coverage, hospitalization, ambulance service, and personal care assistance at home. MassHealth also provides the elderly with alternatives to funding their medical care. Four of the major options are explained below.

1) MassHealth Standard

MassHealth Standard is a program that allows certain individuals the ability to gain access to medical care from doctors, hospitals, and pharmacies and certain medical providers who accept MassHealth payments. It is offered to several categories of individuals including individuals over the age of 65.

MassHealth Standard has financial requirements in order to qualify for the coverage. An individual age 65+, may not have countable assets in excess of \$2,000, and a married couple may not have more than \$3,000. In determining eligibility, essentially all assets are counted except those that are exempted by law or that are "inaccessible" to the individual. Such examples include assets that have been held for more than 60 months in (1) an allowable

irrevocable trust; (2) an annuity that has been annuitized, or (3) a brokerage account titled with another as joint tenants with rights of survivorship, such that both owners' signatures would be required to access the asset. In addition, monthly income limits based on percentages of the Federal Poverty Guidelines are required for eligibility. An individual's monthly income may not exceed 100% of the Federal Poverty Guidelines. In 2005, this is \$776 for individuals and \$1,041 married couples. If individuals over age 65 do not meet the eligibility requirements of MassHealth Standard, they may become eligible by reducing their assets or meeting a deductible.

MassHealth Standard provides the following benefits for eligible applicants: inpatient and outpatient hospital services, doctor and clinic visits, pharmacy services, hearing aids, medical equipment and supplies, X-rays and laboratory work, adult foster care, long-term adult day health care in a medical facility (nursing home, hospital, etc.) and transportation services. In addition, if a person is eligible for MassHealth Standard and Medicare Part A and/or B, MassHealth will pay their Medicare premiums, co-payments and deductibles.

2) MassHealth Limited

MassHealth Limited is a program for individuals who meet the financial requirements for MassHealth Standard, as stated above; however, they are non-qualified aliens, and therefore, do not meet the Citizenship and Immigration rules under MassHealth.

MassHealth Limited provides

benefits for emergency medical care only. The benefits include, but are not limited to, inpatient and outpatient emergency care, visits to the emergency room, and pharmacy services to treat medical emergencies.

3) MassHealth Senior Buy-In / MassHealth Buy-In

The MassHealth Senior Buy-In and the MassHealth Buy-In programs are designed to assist individuals age 65 and over with payments of Medicare premiums, deductibles, and co-payments.

The MassHealth Senior Buy-In program requires that an individual must be entitled to Medicare Part A. The financial eligibility requirements provide that the individual has income less than or equal to 100% of the Federal Poverty Guidelines. An additional \$20 is added to the income limits because \$20 of that individual's monthly income is not counted when determining eligibility for MassHealth. In 2005, the monthly income standard is \$796 for individuals and \$1,061 for a married couple. The MassHealth Senior Buy-In program also provides asset limitations for qualification, \$4,000 for individuals and \$6,000 for married couples.

The MassHealth Senior Buy-In program offers payments of Medicare Part A and Part B Premiums and for deductibles and co-insurance under Medicare Part A (inpatient hospital care and certain other services) and Medicare Part B (outpatient hospital care and certain other services).

The MassHealth Buy-In program only offers payment of all or part of the Medicare Part B premium for

individuals whose monthly income is between 120% and 135% of the Federal Poverty Guidelines.

4) MassHealth CommonHealth

The MassHealth CommonHealth program provides benefits to those individuals who do not qualify for MassHealth Standard. It is designed for community residents who are disabled and working.

The MassHealth CommonHealth program does require an individual to meet asset limitations in order to qualify for the coverage. However, if the individual's income exceeds certain limits, he or she may be required to pay a one time deductible or monthly premium.

The above-mentioned four categories of coverage are a few examples of the many programs provided by MassHealth to assist an individual age 65 or over with his or her medical care. Navigating through the various MassHealth benefits can be difficult, so it is recommended that an interested party contact the MassHealth office or a qualified attorney specializing in Elder Law for assistance. MassHealth may be a significant part of minimizing the rising costs of health care in Massachusetts, but it is important to understand the potential benefits and choose the best available option.

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