

## Facts About Commonwealth Care

Commonwealth Care is a new program that offers free or low-cost health insurance to many Massachusetts residents. This started because of the Massachusetts 2006 Health Reform Law.

Commonwealth Care is for adult Massachusetts residents who are uninsured, do not qualify for MassHealth or Medicare, and meet the income limits. Undocumented noncitizens are not eligible.

Members get comprehensive health coverage. The cost depends on household income. You can get more information and an application from the Commonwealth Care Customer Service line at 1-877-MA-ENROLL (1-877-623-6765) (TTY: 1-877-623-7773), or from any community health center.

You may be able to get Commonwealth Care. This sheet has facts about the insurance program and how to sign up. There is also a list of phone numbers to call for help and more information.

### What does Commonwealth Care pay for?

It includes these services:

- Hospital stays
- Check-ups with your regular doctor, including x-rays and labs
- Care from specialists (such as surgeons or gynecologists) who work in your doctor's office, community health center, or hospital
- Emergency room visits
- Eye care, including an exam and glasses every 2 years
- Prescription drugs
- Mental health and substance abuse services

Commonwealth Care may also pay for other health care services. These depend on your income and choice of health plan. For instance, people with income below the federal poverty level get dental care.

### Who can get Commonwealth Care?

You may qualify if you:

- are 19 years old or older, and
- a United States citizen or legal resident, and
- earn less than 300% of the federal poverty level. For one person, this means earning no more than \$29,412 a year. For a family of 4, this means earning no more than \$60,012 a year.

As of now, most people who get health insurance through a job or other public health insurance program do not qualify for Commonwealth Care. This rule may change in the future.

### How much does Commonwealth Care cost?

This depends on your income:

- Commonwealth Care is free for people who are at or below the federal poverty level.
- People who earn between 100% and 300% of the federal poverty level pay an amount that is based on their income and choice of health plan.

### **What other costs will I pay?**

Most people will have a “co-pay” for doctor’s visits, hospital stays, prescription drugs, and some rehabilitation services. The co-pay amount depends on your income, type of health care service, and choice of health insurance plan. For instance, people at or below 100% of the federal poverty level will have a co-pay of either \$1 or \$3 for each prescription drug. Your enrollment package will tell you the co-pay amounts.

You will not have to pay any deductible (amount before insurance pays) in Commonwealth Care.

### **What is a health plan?**

Health plans (also known as “Managed Care Organizations” or “MCOs”) include a network or group of hospitals, doctors and other healthcare providers. As a member, you must use this network each time you need healthcare services.

Your health plan choices depend on where you live. Here are four choices you may have:

- Boston Medical Center HealthNet
- Network Health
- Fallon Community Health Plan
- Neighborhood Health Plan of Massachusetts

### **How do I enroll in Commonwealth Care?**

If you get Free Care and can get Commonwealth Care, Commonwealth Care will send you information in the mail. If you have questions or do not receive information, call 1-877-MA-ENROLL.

If you are not in Free Care, you need to fill out a Medical Benefit Request (MBR) form. This is the same form that is used to apply for MassHealth and Free Care. You can get the MBR form at most health centers, hospitals, and community programs across the state.

Once you fill out the MBR, Massachusetts will check which health plan you qualify for. You then will get an “enrollment packet” with information about your health plan choices. If your income is below the federal poverty level, you must make a choice within two weeks or a plan will be chosen for you.

Health Care For All can help you enroll in Commonwealth Care. For help and more information, please call the Health Care For All Helpline at 1-800-272-4232.

### **Have questions, need help, or want to learn more?**

The information below can help you to understand what the new health reform law means for you. To learn more, please call any of these toll-free numbers:

- Health Care For All Helpline at 1-800-272-4232
- Commonwealth Care at 1-877-623-6765 (1-877-MA-ENROLL)
- For people with partial or total hearing loss, call Commonwealth Care at 1-877-623-7773

Or visit:

- Commonwealth Care website: [www.macommonwealthcare.com](http://www.macommonwealthcare.com)

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