

# 2008-2009 HEALTH INSURANCE INCOME GUIDELINES

EFFECTIVE MARCH 1, 2008 TO FEBRUARY 28, 2009

	Seniors; MassHealth Essential; MassHealth Basic		MassHealth Standard for Families with Children and Disabled Adults		MassHealth Standard for children through age 18		Prescription Advantage for Disabled		MassHealth Family Assist, HIV, Health Safety Net and Healthy Start	
FPL	100%		133%		150%		188%		200%	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Family Size										
1	\$867	\$10,400	\$1,154	\$13,848	\$1,301	\$15,612	\$1,630	\$19,560	\$1,734	\$20,808
2	\$1,167	\$14,000	\$1,553	\$18,636	\$1,751	\$21,012	\$2,194	\$26,328	\$2,334	\$28,008
3	\$1,467	\$17,600	\$1,952	\$23,424	\$2,201	\$26,412	\$2,758	\$33,096	\$2,934	\$35,208
4	\$1,767	\$21,200	\$2,351	\$28,212	\$2,651	\$31,812	\$3,322	\$39,864	\$3,534	\$42,408
5	\$2,067	\$24,800	\$2,750	\$33,000	\$3,101	\$37,212	\$3,886	\$46,632	\$4,134	\$49,608
6	\$2,367	\$28,400	\$3,149	\$37,788	\$3,551	\$42,612	\$4,450	\$53,400	\$4,734	\$56,808
7	\$2,667	\$32,000	\$3,548	\$42,576	\$4,001	\$48,012	\$5,014	\$60,168	\$5,334	\$64,008
8	\$2,967	\$35,600	\$3,947	\$47,364	\$4,451	\$53,412	\$5,578	\$66,936	\$5,934	\$71,208
For add'l family member	\$300	\$3,600	\$399	\$4,788	\$450	\$5,400	\$564	\$6,768	\$600	\$7,200



Real change for real people

	MassHealth Breast and Cervical Cancer		MassHealth Children, HLA Income Ceiling, Commonwealth Care		CMSP, Partial Free Care, MSP Maximum		Prescription Advantage max prem and deductible		MassHealth Deductible Income Standard for Seniors and Disabled
FPL	250%		300%		400%		500%		
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly
Family Size									
1	\$2,168	\$26,016	\$2,601	\$31,212	\$3,468	\$41,616	\$4,335	\$52,020	\$522
2	\$2,918	\$35,016	\$3,501	\$42,012	\$4,668	\$56,016	\$5,835	\$70,020	\$650
3	\$3,668	\$44,016	\$4,401	\$52,812	\$5,868	\$70,416	\$7,335	\$88,020	\$775
4	\$4,418	\$53,016	\$5,301	\$63,612	\$7,068	\$84,816	\$8,835	\$106,020	\$891
5	\$5,168	\$62,016	\$6,201	\$74,412	\$8,268	\$99,216	\$10,335	\$124,020	\$1,016
6	\$5,918	\$71,016	\$7,101	\$85,212	\$9,468	\$113,616	\$11,835	\$142,020	\$1,141
7	\$6,668	\$80,016	\$8,001	\$96,012	\$10,668	\$128,016	\$13,335	\$160,020	\$1,266
8	\$7,418	\$89,016	\$8,901	\$106,812	\$11,868	\$142,416	\$14,835	\$178,020	\$1,383
For add'l family member	\$750	\$9,000	\$900	\$10,800	\$1,200	\$14,400	\$1,500	\$18,000	\$133

Notes:

- CommonHealth: The one-time deductible for persons working less than 40 hrs/month is calculated as follows:  
 $[\text{Person's Monthly Income} - (\text{Monthly MassHealth Deductible Income Standard} + \$20)] \times 6$ . There is no upper income limit or deductible for disabled children or disabled adults working over 40 hrs/month; these groups do pay a sliding scale premium.
- Seniors: This deductible must be met every 6 months. It is calculated as follows:  
 $[\text{Person's Monthly Income} - \text{Monthly MassHealth Deductible Income Standard}] \times 6$ . Seniors must also meet an asset test.
- Add fetus to family size for pregnant women.

Prepared with the assistance of the Massachusetts Law Reform Institute



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