

HOW WORKING EFFECTS HEALTH INSURANCE COVERAGE

Will I lose my MassHealth & Medicare if I go back to work?

No (But it is important to read below)--Many people with mental health disabilities rely on Medicaid (called MassHealth in Massachusetts) &/or Medicare for their health insurance. A major issue for those who want to go back to work is concern over losing their health coverage. Just because your SSI or SSDI check stops due to earnings, it does not mean your health benefits will automatically stop.

What will happen to my Medicare?

People on SSDI are covered under Medicare (a federally funded program). During the 9 month Trial Work Period (TWP) & the 3 month grace period, your SSDI continues no matter how much you earn, and your Medicare remains unaffected. The Trial Work Period is 9 months, not necessarily in a row, within a 5 year period in which you earn more than what Social Security calls the Trial Work Period (TWP) amount. The TWP amount for 2010 is \$720 a month (\$700/mo for 2009). After your Trial Work Period ends, your SSDI will continue for a “grace period” of 3 months. After those 3 months, if your income is below what Social Security calls Substantial Gainful Activity (SGA), your check & Medicare will continue. SGA in 2010 is \$1000/month (\$980/mo for 2009).

After your SSDI cash benefits end because you’re earning more than the SGA, your Medicare will continue for 7 years and 9 months. Medicare has two parts. Part A is hospital insurance which will continue to be free. Part B is medical insurance which covers non-hospital expenses such as doctors’ visits. You will pay a monthly premium for Part B. In 2010 the monthly premium is \$96.40. For those on CommonHealth(see below), MassHealth pays the Part B premium.

Will I lose my MassHealth?

MassHealth is the name of the Medicaid program in Massachusetts. It is funded by a combination of federal and state funds. People on SSI are automatically covered by MassHealth Standard. Also, a person with a disability whose income is less than \$1201 per month, is eligible for MassHealth Standard.

If your income is over \$1201 per month, you can keep your MassHealth coverage under the CommonHealth program.

What is CommonHealth?

MassHealth CommonHealth is comprehensive health insurance with the same coverage as MassHealth Standard. Disabled adults 18 and older who work 40 or more hours per month are eligible for CommonHealth. There may be a monthly premium depending on your income. Also, disabled adults age 18 to 64 who are not working (or working less than 40 hours per month) but whose income is too high for MassHealth Standard are eligible for CommonHealth. However, folks who are not working must meet a deductible before becoming eligible.

To apply for MassHealth CommonHealth, call the MassHealth Customer Service Center at 1-800-841-2900 to request an application which is called a Medical Benefit Request (MBR) or download an MBR at www.mass.gov/masshealth.

If you have any questions regarding the information on this fact sheet, please call Ruthie at the Transformation Center at (617) 442-4111 or toll free at (877) 769-7693.