

Do you have MassHealth coverage?

If so, you will be required* to enroll in your school's Student Health Insurance Plan (SHIP) at **no additional cost to you**



As part of your school's insurance waiver process, your MassHealth will be reviewed to see if you qualify for participation in the MassHealth Premium Assistance Program. If you qualify, you will be automatically enrolled into your school's SHIP, and MassHealth will pay for your SHIP premium.



You'll get more benefits, without paying more

Through this MassHealth Premium Assistance program, you'll pay the same amount that you do now, but you'll be able to:

- Have a greater choice of providers when you need health care services. You can use any of the providers in your school's CIGNA plan network, with no referral necessary.
- Pay the same MassHealth low or no co-pay when you see an in-network CIGNA plan provider.
- Be covered when you're in other states or anywhere around the world if you are traveling.

How to get started

- Make sure you enter your 12-digit MassHealth ID number when you fill out information on your school's waiver form.
- You can find your MassHealth ID number on your MassHealth ID card.



What's next?

After you submit your information through your school's waiver process, you will be emailed updates about the status of your submission. If you are eligible, MassHealth will mail you a letter to verify that you have been enrolled in the MassHealth Premium Assistance program.

Questions?

If you have questions about your eligibility for the Premium Assistance program, call MassHealth Premium Assistance at 1-855-273-5903.

* some exceptions apply

Frequently Asked Questions

What are the benefits of this program?	Being covered by both a CIGNA plan and MassHealth will give you access to a larger network of providers than just MassHealth providers. You will also have coverage for services out of state and out of country.
Will I lose my MassHealth coverage or access to other MassHealth covered services?	No, you will not lose your MassHealth coverage. In fact, if enrolled in Premium Assistance you will maintain continuous MassHealth coverage for the duration of the CIGNA policy*. Premium Assistance is to pay for your CIGNA plan premium. MassHealth covered services are not affected.
Will there be any changes to my MassHealth coverage when I enroll?	The same MassHealth covered services will continue, but <i>how</i> you get them will change. For example, if you were on a MassHealth managed care plan (like BMC Health Net, Tufts Health Together, or a new MassHealth ACO), your school's CIGNA plan will now be your primary plan. This means the CIGNA plan pays your bills first and although still covered by MassHealth, you will no longer be in the MassHealth managed care plan. MassHealth will still pay for those covered services not covered by the CIGNA plan and for the out-of-pocket costs you incur while on the CIGNA plan up to what you would be responsible for under MassHealth.
What do I need to tell a provider when I get services?	Tell them you have both CIGNA <i>and</i> MassHealth. You need to show BOTH ID cards for providers to coordinate benefits and submit bills first to CIGNA and then to MassHealth.
What if I see a provider who is not covered through MassHealth?	If you see a doctor or other provider who is in the CIGNA network but is NOT a MassHealth provider, as long as the service is a MassHealth covered service, MassHealth will reimburse you for your out-of-pocket costs up to what you would be responsible for under MassHealth. For example, if you see a mental health provider who participates in CIGNA but is not in the MassHealth network, you may have to pay your CIGNA office visit co-pay up front, then submit documentation of the visit to MassHealth. MassHealth will reimburse you for costs you have incurred or already paid. Please call 855-273-5903 to receive instructions on how to receive a reimbursement.
Is this program going to cost me more money?	No, you should not pay any more than what you currently pay under MassHealth when receiving MassHealth covered services.
How long will Premium Assistance for the student health plan last?	MassHealth Premium Assistance will pay for your entire annual CIGNA premium if you enroll in the fall, or for the entire spring semester premium if you are newly enrolled at your school in the spring. <i>At the beginning of each school year you will need to repeat the online waiver process to make sure you still qualify for both the MassHealth Premium Assistance and for your CIGNA.</i>
What happens if I drop out of school or become a part-time student?	Once MassHealth pays for your CIGNA premium and you are enrolled in the CIGNA plan, you should be able to be covered through the end of the policy year even if you drop out of school or go part time (with some exceptions).
Will my MassHealth coverage change if I don't enroll in this program?	If you currently have MassHealth Standard, CommonHealth, CarePlus, or Family Assistance, and are not already enrolled in another private insurance plan, you must enroll in the CIGNA plan available to you. If you are required to but do not enroll in the CIGNA plan, you will lose your MassHealth benefits.
Can I get a family health plan through this program?	No, at this time the Premium Assistance for the CIGNA program is only available to students on individual (one person) plans. If you have other family members who also have MassHealth, your enrollment in the CIGNA plan will not affect your family members' MassHealth coverage.
What if my income goes up because of an internship or a part-time job, so I lose my MassHealth?	While you are enrolled in a CIGNA plan MassHealth purchased for you, your MassHealth coverage will continue until the end of the CIGNA policy, even if other circumstances change, like your income increases. You will still be responsible for providing MassHealth with updates about these changes and be responsible for responding to any requests MassHealth makes while you are on the CIGNA plan.
How to I enroll in the Premium Assistance Program?	Just follow the waiver process for your school's health insurance, provide your MassHealth information on the waiver form, and your information will be reviewed by MassHealth for program eligibility and enrollment.
What if I have more questions?	Please contact MassHealth Premium Assistance at 1-855-273-5903 if you have more questions.

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