

If you can get health insurance through your employer, we may be able to pay for it.

You may qualify for **MassHealth Premium Assistance**. This means that you may be able to get help paying for your **employer-sponsored insurance (ESI)**. If you qualify and enroll in eligible insurance through your employer, MassHealth Premium Assistance will **pay you back** all or a part of the amount that your employer takes from your paycheck to cover your insurance! You can receive **monthly payments** by check or direct deposit to your bank account.*



“Why should I sign up for insurance from my employer?”

When you get insurance through your employer, you often get **more benefits** than you do with MassHealth alone. It may even cover your **family members** that don't get MassHealth benefits. And you **don't lose** your current MassHealth coverage by enrolling in health insurance through your employer, and would keep the same no or low copays. Finally, **you will be reimbursed** for some or all of the cost of insurance you get through your employer!

Getting started is easy! Just complete the attached Premium Assistance application and return it, along with the Summary of Benefits from your employer, to the Premium Assistance Unit, by email at MassPremAssistance@accenture.com or by fax to 617-451-1332.

You can also submit by mail to:

MassHealth Premium Assistance Unit
519 Somerville Ave., #372
Somerville, MA 02143

If you have questions about the program or how to apply, call MassHealth Premium Assistance to speak to a Health Benefits Coordinator at 800-862-4840.

Each year, we'll review your policy information and rates to make sure you are getting the maximum payment you are eligible for. We'll send review forms to you and your employer during the annual health insurance open enrollment period. If you have questions or need help, call MassHealth Premium Assistance to speak to a Health Benefits Coordinator at 800-862-4840.

IMPORTANT INFORMATION FOR EMPLOYERS

Your help in completing the bottom section of Premium Assistance application is important to avoid any negative impacts to your employee's MassHealth coverage. Members who are eligible for MassHealth Premium Assistance need to enroll in ESI and Employers must allow enrollment without regard to any enrollment periods or other restrictions, as the MassHealth eligibility determination is considered a qualifying event.

* To receive reimbursement from the Premium Assistance Program, you must remain enrolled in ESI and you must remain in an eligible MassHealth category of assistance.



800-862-4840 (TTY: 617-886-8102)
www.mass.gov/info-details/masshealth-premium-assistance-pa

Premium Assistance

For MassHealth members, having both private insurance and MassHealth may mean access to a larger selection of providers and benefits.

ECOB Health Benefit Coordinators help identify available coverage, and work with the MassHealth Premium Assistance Program to reimburse eligible MassHealth members for the cost of private group health insurance.

When you or a family member is facing a serious medical situation, the cost of care can be a major concern — even if you have comprehensive health insurance. Certain complex medical conditions may qualify you or your family for assistance through MassHealth.

The Enhanced Coordination of Benefits Program can help you maximize your health benefits while minimizing your out-of-pocket costs.



forHealth™ at UMass Chan
CONSULTING Medical School

The ECOB Program is a **FREE service provided by Massachusetts for eligible MassHealth members.**

Contact the ECOB Program to learn more.

For more information, contact us:

(833) 886-3262

ECOB@umassmed.edu

MassHealth

forHealth™
CONSULTING
at UMass Chan
Medical School

Enhanced Coordination of Benefits

Helping MassHealth members make the most of their health insurance benefits

MassHealth

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Who We Are

The Enhanced Coordination of Benefits Unit (ECOB), a specialized UMass Chan Medical School program, works with Massachusetts Medicaid Program (MassHealth) members to ensure they receive the most comprehensive insurance coverage available.

MassHealth members may have access to additional insurance benefits through an employer, spouse, parent, or COBRA.

We help members and their families get or maintain private health insurance.



How We Can Help

Our ECOB Health Benefit Coordinators are available to:

- Act as your direct contact to MassHealth
- Investigate private and public benefits to which you may be eligible
- Advocate for health insurance benefits that you are entitled to, and help resolve any coverage issues you may have with your employer, insurer, or MassHealth

Eligibility

We work with families and individuals dealing with:

- Catastrophic Illness
- Chronic Disease
- Complex Prescription Needs
- Lengthy or Repeated Hospitalizations

The ECOB Program is a **FREE service provided by Massachusetts for eligible MassHealth members.**



Contact us if you are:

- Under Age 65 and
- A MassHealth member or awaiting a decision on your MassHealth eligibility



We can investigate your eligibility and options.



Every situation is different.