

If you received a letter stating that you are eligible for the state Medicaid (MassHealth) Premium Assistance Program, it means that

1. You have access to employer-sponsored insurance (ESI), and
2. You may get help from MassHealth to pay for your health insurance premium. A premium is the amount you pay each month for your health insurance.

What you need to do:

Now that you qualify to get help from MassHealth, you must enroll in ESI coverage within 60 days of the letter or you may lose your MassHealth benefits. Ask your employer for an Enrollment Confirmation Letter and send it to the MassHealth Premium Assistance Program in order for MassHealth to begin paying for all or most of the ESI premiums.

FREQUENTLY ASKED QUESTIONS

What if I cannot afford employer-sponsored insurance?

If you enroll in the Premium Assistance Program, then you will keep your original MassHealth benefits. The MassHealth Premium Assistance Program will help pay for all or most of the ESI premiums deducted from your paycheck. Also, MassHealth will pay for some out-of-pocket costs, like copayments and deductibles, along with any services not covered by your ESI but covered by MassHealth.

Do I need to wait until my open enrollment period to enroll?

No, the law allows you and your family to enroll in the ESI coverage outside of your open enrollment period. If your employer has additional concerns, please have them contact us at 800.862.4840 or MassEmployer@HMS.com.

When will I start receiving payments?

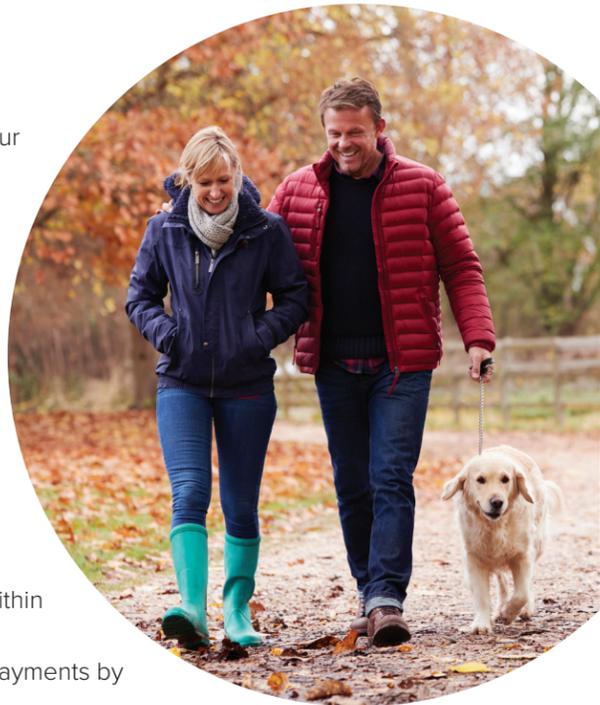
You will receive your first payment for all or most of the ESI premium within one to three weeks from the date MassHealth receives an Enrollment Confirmation Letter. After the first payment, you will receive premium payments by the last day of each month to cover the following month's ESI premium.

What will happen if I do not enroll?

Your MassHealth benefits may end if you do not enroll within 60 days. Please contact us for more information.

WANT TO LEARN MORE?

Please visit our website at <https://www.mass.gov/service-details/other-health-insurance-and-masshealth-premium-assistance> or contact us via phone or email.



You Qualify!

MassHealth Premium Assistance Program.
This program will assist in paying for your employer-sponsored health insurance.



MassHealth Premium Assistance Program

Phone: 800.862.4840

TTY: 617.886.8102 (for people who are deaf, hard of hearing, or speech disabled)

Email: MassPA@HMS.com

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

[Mass.gov](https://www.mass.gov)

HAVING GREAT HEALTHCARE COVERAGE IS A KEY TO STAYING HEALTHY.

You never know when a healthcare issue will strike you or a family member. Having comprehensive health plan coverage is the best defense to maintaining good personal and financial health.

The MassHealth Premium Assistance Program enables you to get more healthcare coverage with little to no cost to you.

WHY ENROLL

- You may have more benefits by getting insurance through both your job and through MassHealth. For example, your employer's health plan may provide access to more healthcare providers, additional paid services, and even wellness programs.
- Family members who are not eligible for MassHealth may be able to get employer-sponsored insurance at little to no cost.
- If you lose your MassHealth coverage, you can keep your employer-sponsored insurance, so you won't go without health insurance.

HOW IT WORKS

Once you enroll in your Employer-Sponsored Insurance (ESI), you will receive a monthly check or a direct deposit which covers the cost of all or most of the health insurance premiums that will be deducted from your paycheck. You will receive this payment before any premium deduction from your paycheck.

NEXT STEPS

Here's what you need to do.

1. Enroll into the ESI plan listed on the enclosed letter within 60 days.
2. Send an Enrollment Confirmation Letter (from your employer) to MassHealth Premium Assistance using one of the following:
 - a. Email: MassPA@HMS.com
 - b. Fax: 617.451.1332
 - c. Mail: MassHealth Premium Assistance
519 Somerville Ave. #372
Somerville, MA 02143

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