



A program of the Boston
Public Health Commission

Getting the Care You Need

- **Health Care Access 101**
 - **Tax Penalties – Individual Mandate**
 - **Minimum Creditable Coverage**
 - **Medical Security Plan**
 - **Children’s Medical Security Plan**
 - **Health Safety Net**
 - **MassHealth**
 - **Commonwealth Choice**
 - **Commonwealth Care**
- **Mayor’s Health Line Overview**

Mayor's Health Line: Who We Are

- **Established by the Boston Committee on Access to Health Care (BCAHC) under Mayor Flynn**
- **Lines opened in March 1986**
- **Program of the Boston Public Health Commission**
- **Oldest operating information and referral line in the state**
- **Over 150,000 callers assisted!**

Health Care Reform Expands Benefits

**Chapter 58 Signed Into Law
on April 12, 2006**



**Patient Protection and
Affordable Care Act
Signed Into Law March 23,
2010**



Individual Responsibility

- **“Individual Mandate”**
 - **All residents 18+ must obtain health insurance coverage**
 - If “affordable”
 - **Coverage must meet Minimum Creditable Coverage standards**
 - **Currently enforced**
 - **Tax Penalties**
 - **May implement national penalties**
 - **Employers also have a mandate and assistance programs (Insurance Partnership)**

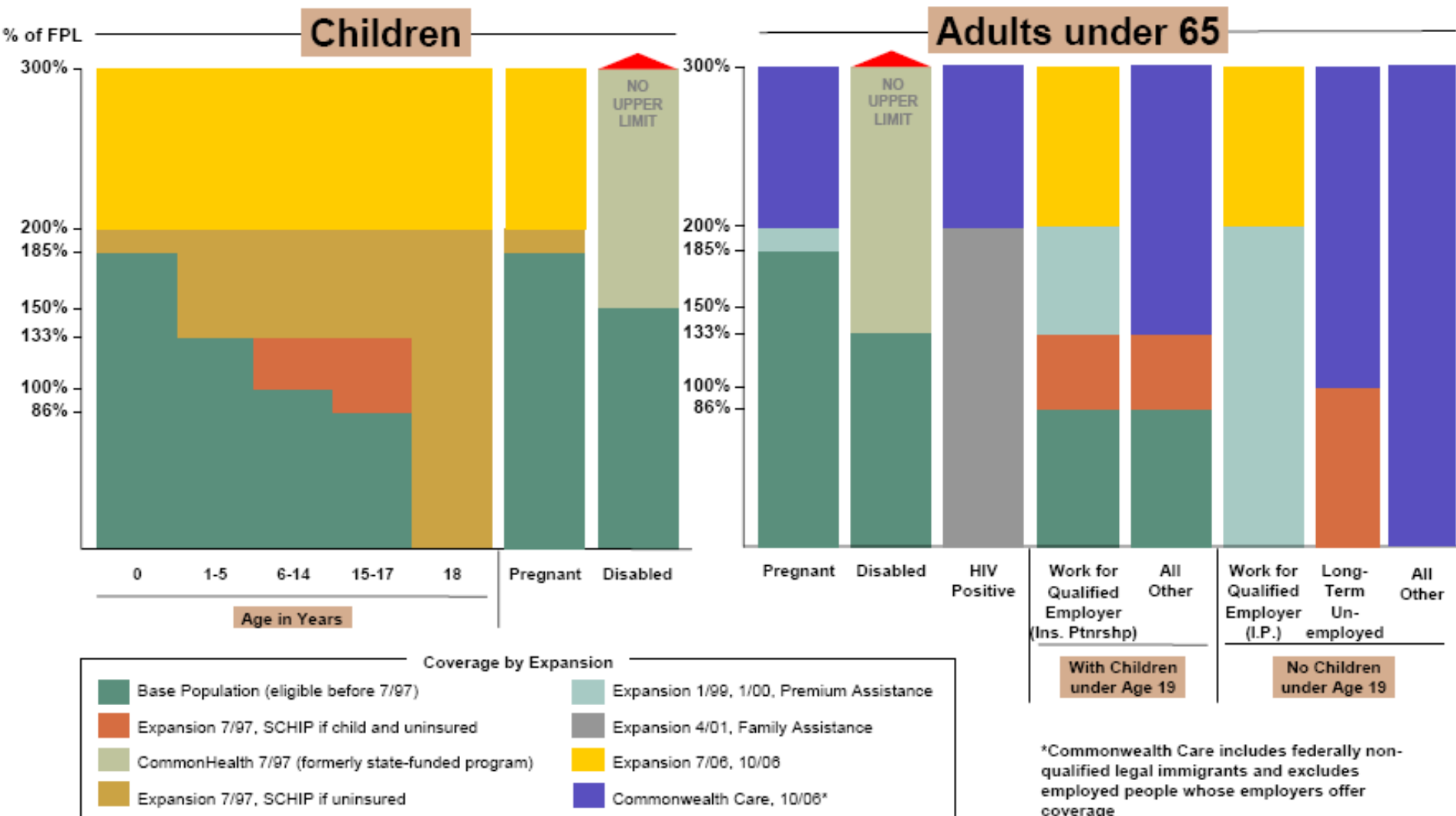
Minimum Coverage Standards - 2010

- Must meet MCC Standards for Individual Mandate
- Plans must inform subscribers
- Health plans must allow at least 3 (individual) / 6 (family) regular doctor visits or checkups before a deductible
- Plans with a deductible must limit the deductible to no more than \$2000 per year (individual) / \$4000 per year (family)
- If there is a separate prescription drug deductible, it cannot be more than \$250 (individual) / \$500 (family)
- Out-of-pocket costs for health services must be limited to \$5000 (individual) / \$10,000 (family) per year
- There can be no cap on benefits per sickness
- There can be no annual cap on benefits
- Coverage of hospital stays cannot be limited to a fixed dollar amount per day or per stay
- **Include Prescription drug coverage**

The Plans

- **An array of insurance plans and procedures to navigate:**
 - **SHIP**
 - **MSP (Direct and Premium Assistance)**
 - **HSN**
 - **Healthy Start and CMSP**
 - **MassHealth**
 - **Commonwealth Care**
 - **Commonwealth Choice**
 - **Private HMOs/PPOs**

MassHealth Eligibility Overview



Source: EOHHS

Center for Health Law and Economics, Commonwealth Medicine, January 2008

Adapted from material developed by the Massachusetts Medicaid Policy Institute and MassHealth

Other and Special Programs

- **Breast and Cervical Cancer Treatment Program (BCCTP)**
- **Elder Service Plans / PACE**
- **HIV/AIDS Programs and Services**
- **Kaileigh Mulligan Home Care Program**
- **Medicare**
- **MassMedLine**
- **Prescription Advantage**
- **Senior Care Options**

Screening & Enrollment Assistance

Virtual Gateway Utilized to Maximize Benefits for:

- **MassHealth**
 - Standard
 - Family Assistance
 - CommonHealth
 - For Seniors and People Needing Long-Term-Care Services At Home
- **Commonwealth Care**
- **Health Safety Net**
- **Children's Medical Security Plan (CMSP)**
- **Healthy Start**
- **Women, Infants and Children Nutrition Program (WIC)**
- **Health Safety Net Trust Fund (Free Care)**
- **Substance Abuse Programs (including gambling)**
- **Women's Health Network**
- **Food Stamps Benefits**
- **Child Care Subsidy**
- **Home care services for elders**
- **Vocational rehabilitation services**
- **Veteran's Services (Local & Soldier's Homes)**
- **And much more...**

Information & Supported Referrals

Health Centers

Hospitals

Legal Assistance Programs

Financial Assistance Programs

Free Clinics

Mental Health Services

Substance Abuse Services

Nutritional Programs

NEW Physician / Provider Referral

NEW Consumer Health Information



Multilingual Services

Direct Case Management is Provided in:

- Spanish
- Portuguese
- French
- Haitian Creole
- Cape Verdean Creole



Over 140 Additional Languages Available through FREE Translation Services!

- **Participation in Statewide Coalitions**
- **Assistance in Obtaining Necessary Documents**
- **Ensuring Appropriate and Culturally Competent Services**
- **Identifying Healthcare Disparities**
- **Connecting Clients to Necessary Care**

- **Presentations and Trainings on Public Health Assistance, Benefits, and Insurance Programs**
- **Coordinates Workshops and Seminars on Public Health Issues**



Many Points of Access

1-800-847-0710

617-534-5050

MayorsHealthLine@bphc.org

www.bphc.org/mayorshealthline

On-Site Outreach & Enrollment