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SECTION I:
LYNN COMMUNITY HEALTH CENTER TELEPHONE NUMBERS

After Hours (On Call): (781) 581-3900  The On-call Service will page the appropriate Provider.

269 Union Street:   (781) 581-3900

29 Market Square:   (781) 596-3500 and (781) 596-3208

Western Avenue:   (781) 595-7348 and (781) 595-7396

Behavioral Health:   (781) 477-7222

Dental:   (781) 581-9832

Eye:   (781) 595-1350

OB:   (781) 586-6510 and (781) 586-6511

WIC:   Lynn (781) 599-7290
       Peabody (978) 531-0871
       Salem (978) 744-2626

HIV/AIDS Program:   (781) 715-6237  Confidential Counseling & Testing

       (781) 586-6519  Primary Care Scheduling For HIV Positive Patients

       (781) 596-2502  X729  HIV Positive Medical Case Management

       (781) 586-6637  HIV Positive Nurse Case Management
## SECTION II:
### LYNN AREA & EMERGENCY TELEPHONE NUMBERS

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
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<tr>
<td><strong>Al-Anon/Alateen</strong></td>
<td>1-888-4AL-ANON (1-888-425-2666)</td>
</tr>
<tr>
<td><strong>Alcoholics Anonymous (AA)</strong></td>
<td>(617) 426-9444</td>
</tr>
<tr>
<td><strong>Boston Alliance of Gay And Lesbian Youth (Bagly)</strong></td>
<td>(617) 227-4313 9am-5pm</td>
</tr>
<tr>
<td><strong>Child At Risk Hotline</strong></td>
<td>(800) 792-5200</td>
</tr>
<tr>
<td><strong>Children’s Law Center</strong></td>
<td>(781) 581-1977 Helpline (888) Kid-Law8</td>
</tr>
<tr>
<td><strong>City of Lynn-City Hall</strong></td>
<td>(781) 598-4000</td>
</tr>
<tr>
<td><strong>Committee for Public Counsel Services</strong></td>
<td>(978) 825-7300</td>
</tr>
<tr>
<td><strong>Dept. of Children and Family</strong></td>
<td>(781) 477-1600</td>
</tr>
<tr>
<td><strong>Dept. of Transitional Assistance</strong></td>
<td>(978) 825-7300</td>
</tr>
<tr>
<td><strong>Disabled Persons Protection Commission</strong></td>
<td>(800) 426-9009</td>
</tr>
<tr>
<td><strong>Elder Abuse Hotline</strong></td>
<td>(800) 922-2275</td>
</tr>
<tr>
<td><strong>Fire, Police, Medical Emergencies</strong></td>
<td>911</td>
</tr>
<tr>
<td><strong>Food Source Hotline</strong></td>
<td>(800) 645-8333</td>
</tr>
<tr>
<td><strong>Gay and Lesbian Helpline</strong></td>
<td>(617) 267-9001</td>
</tr>
<tr>
<td><strong>Citizens Energy-Oil Heat Program</strong></td>
<td>(877) Joe 4 Oil (877) 563-4645</td>
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<tr>
<td><strong>Lynn District Court</strong></td>
<td>(781) 598-5200</td>
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<tr>
<td><strong>Lynn Economic Opportunity (LEO) Fuel Assistance Program</strong></td>
<td>(781) 581-7220</td>
</tr>
<tr>
<td><strong>Lynn Juvenile Court</strong></td>
<td>(781) 586-0695</td>
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<tr>
<td><strong>Lynn Police Department</strong></td>
<td>(781) 595-2000</td>
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<tr>
<td><strong>Massachusetts Council on Compulsive Gambling</strong></td>
<td>(800) 426-1234</td>
</tr>
<tr>
<td><strong>Mothers Against Drunk Driving (MADD)</strong></td>
<td>(800) 633-6233</td>
</tr>
<tr>
<td><strong>National Grid Electric Co.</strong></td>
<td>(800) 322-3223</td>
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<tr>
<td><strong>North Shore Rape Crisis Center</strong></td>
<td>(800) 922-8772</td>
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<tr>
<td><strong>Parent Stress Line</strong></td>
<td>(800) 632-8188</td>
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<tr>
<td><strong>Planned Parenthood</strong></td>
<td>(800) 682-9218</td>
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<tr>
<td><strong>Samaritans-Suicide Hotline</strong></td>
<td>(617) 247-8050</td>
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<td><strong>Poison Control</strong></td>
<td>(800) 222-1222</td>
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Our Medical Home Philosophy:

“The goal of the Medical Home is to provide all patients with personalized care when, how and where they need it.” Dr. Scott Early

Goal: Make sure we meet the individual needs of each patient.

Result: Steadily improve the health and well being of each patient.

Primary Care Medicine

Family Medicine
Devoted to health care for people of all ages, genders, diseases and all parts of the body.

Internal/Adult Medicine
Focused on the prevention, diagnosis and treatment of adult diseases.

Pediatrics
Dedicated to the medical care of infants, children and adolescents.

Nutrition
Committed to helping patients improve the foods eaten through knowledge about meal planning and food preparation.

School-Based Health Centers
Offer Medical and Behavioral Health services at school. Includes routine health problems like ear infections and sore throats and managing chronic health conditions like asthma to prevent crises and treat symptoms immediately. The goal of SBHC care is to keep kids healthy and prevent them from missing precious time in class.

<table>
<thead>
<tr>
<th>Lynn Voc. Tech High School</th>
<th>Lynn English High School</th>
<th>Classical High School</th>
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<tr>
<td>80 Neptune Blvd.</td>
<td>50 Goodridge St</td>
<td>235 O’Callaghan Way</td>
</tr>
<tr>
<td>(781) 581-7740</td>
<td>(781) 598-8128</td>
<td>(781) 592-8675</td>
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<table>
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<tr>
<th>Breed Middle School</th>
<th>Marshall Middle School</th>
<th>Ingalls Elementary School</th>
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<tr>
<td>90 O’Callaghan Way</td>
<td>19 Porter St</td>
<td>1 Collins St Terrace</td>
</tr>
<tr>
<td>(781) 596-3896</td>
<td>(781) 599-3925</td>
<td>(781) 593-0734</td>
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<tr>
<th>Harrington Elementary</th>
<th>Connery Elementary School</th>
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<tr>
<td>21 Dexter St</td>
<td>50 Elm St</td>
</tr>
<tr>
<td>(781) 477-7086</td>
<td>(781) 853-9664</td>
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**Geriatric Medicine**
Focuses on healthcare of elderly people by preventing and treating diseases and disabilities.

**Urgent Care Center**
Medical Care provided for all ages on a walk-in basis. **No Appointment Necessary.**

- **Hours of Operation:**
  - Monday – Thursday .................. 8:30am – 8:00pm
  - Friday ................................. 8:30am – 5:00pm
  - Saturday ............................. 8:30am – 3:00pm

**Laboratory and Diagnostic Testing**

- On site North Shore Medical Center (NSMC) Lab
- On site NSMC Mammography
- Referrals to NSMC for other X-rays and diagnostic tests when needed.
- A member of your team will call you to discuss results of testing and needed follow-up.

**Obstetrics**
Provides care to patients from pregnancy, to delivery, to care after the baby is born.
Deliveries are performed at North Shore Medical Center (aka Salem Hospital.).

- **Location:** 269 Union St
- **Telephone Numbers:** (781) 586-6510 and (781) 586-6511
- **Hours of Operation:**
  - Monday/Tuesday/Wednesday/Friday ........ 8:30am – 5:00pm
  - Thursday ........................................ 9:30am – 5:00pm
  - Saturday ........................................ Closed

**Specialty Care**

- Cardiology: Heart and Blood Vessels
- Endocrinology: System of glands which secrete hormones into the blood system
- General Surgery: As stated
- Gynecology: Women’s Health
- Podiatry: Foot Care
- Pulmonology: Lungs and The Respiratory Tract

**Behavioral Health**

- Family, Group and Individual Counseling For Children and Adults
- Prescription Medication Assessments
- Addiction/Recovery Treatment
Family Dentistry

- Preventative – Keep your teeth and gums healthy
- Restorative Care – Repair your teeth and gums when they are not.
- Emergency Services & Extractions – For pain, swelling or other urgent dental needs.

Dental Specialty Care:

- Treat diseases and infections of the gum and supporting bone surrounding the teeth
- Repair natural teeth with crowns, bridges, partials and complete dentures when needed.
- Perform root canals and other diseases affecting the pulp or nerve of the tooth.
- **Pediatric Dentistry**

  Our Pediatric Dental Department provides care to children from birth to age 18.
  Please refer to Section V for detailed Dental recommendations and benefits of great oral care.
  We will treat your child and assist you in obtaining insurance coverage, if you don’t already have it.
  If your child is covered by MassHealth or HSN, he or she will be covered for all our services.

**For An Appointment Call:** 781-581-9832

Location: 269 Union Street, 2nd floor

Hours of Operation:
- Monday – Tuesday.......... 8:00am – 8:00pm
- Wednesday.................. 8:00am – 5:00pm
- Thursday.................... 8:00am – 8:00pm
- Friday...................... 8:00am – 5:00pm
- Saturday................... 8:00am – 2:00pm

Pharmacy

**Eaton Apothecary Pharmacy**

- A trusted and experienced pharmacist
- A community pharmacy
- A convenient local drugstore with everything you need to get and stay healthy.

<table>
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<th>298 Union St.</th>
<th>LOCATIONS</th>
<th>12 Market Square</th>
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<tr>
<td>781-593-4805</td>
<td>Telephone:</td>
<td>781-598-3535</td>
</tr>
<tr>
<td>781-593-5275</td>
<td>Fax:</td>
<td>781-595-2525</td>
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Hospital Services

If we admit you into the hospital as a Pediatric (child) or Obstetrics’ patient, our Doctors can continue to treat you at North Shore Medical Center (Aka Salem Hospital), at Union Hospital and at North Shore Children’s Hospital.
Eye Care Services

Eye Exams
- Comprehensive vision testing
- Vision care for infants and children
  *Success in school depends on good vision!*
- Prescriptions for eyeglasses and sunglasses
- Contact lenses
- Screening for and treatment of eye disease
- Eye care for seniors

Advanced Testing
- Diabetic retinopathy
- Glaucoma
- Age-related macular degeneration
- Cataracts

Specialty Care
- On-site consultant ophthalmologists evaluate for further medical or surgical treatment.

Optical Center
- Prescription eyeglasses, sunglasses. *Great Selection at reasonable prices!*
- Contact lens fittings

Payment & Insurance
We accept most insurance plans, including MassHealth and HSN, and selected special vision plans. We will assist you in obtaining insurance coverage, if you don’t already have it. We also accept checks and credit cards.

For An Appointment Call: 781-595-1350

Our Location: 20 Central Avenue, 1st Floor

Hours of Operation: Monday…………………..8:30am – 5:00pm
Tuesday…………………………9:00am – 5:00pm
Wednesday………………..8:30am – 5:00pm
Thursday……………………….1:00pm – 8:00pm
Friday………………………….8:30am – 5:00pm
HIV/AIDS Program

Counseling and Testing:

Services:

- Provides Counseling, Testing, Treatment and Referral for Gonorrhea, Syphilis, Chlamydia, Hepatitis C and HIV. Patients can also be vaccinated for Hepatitis A and Hepatitis B through this program.
- Counseling and testing program provides free condoms (male and female), lubricant, and bleach kits. Counseling and testing is free. If a patient needs treatment, the patient is asked to use their insurance. If the patient has no insurance the health center will treat the patient and assist the patient with insurance enrollment.

Location And How To Get an Appointment:

- Counselors available most hours that LCHC is open at 269 Union Street and at our Market Square and Western Ave. locations.
- Counseling, Testing, Treatment and Referral also available at our School Based Health Clinic at Lynn Tech.
- No appointment necessary.
- Patients can either approach Front Desk staff (at above listed locations) and ask to meet with a counselor or they can call the program’s confidential line to schedule an appointment.
- Confidential Counseling and Testing phone number: 781-715-6237.

Early Intervention Services

Services:

- HIV positive patients have access to primary medical and behavioral health care with a multidisciplinary team. The team includes an MD with Infectious Disease training, a RN Clinical Coordinator, a Licensed Social worker and an Advanced Practice Registered Nurse.

Location And How To Get an Appointment:

- HIV positive patients can be seen at our main site at 269 Union St., our Market Square location, or at our Western Ave. location.
- HIV positive patients can call to inquire about receiving primary care and scheduling an appointment by contacting Susan Finnegan, RN at 781-586-6519.

Case Management Services

Services:

- Comprehensive medical case management services are available for HIV positive patients at their request. These services include assistance with linkage to medical care, transportation, housing, social issues and access to drug assistance programs.
• Nurse case management services are available by an Infectious Disease RN who works closely with the medical case managers, the Infectious Disease MD, the Clinical Coordinator, the LICSW and the APRN to optimize the patient’s overall treatment plan.

Location And How To Get an Appointment:

• Case management services can be available at 269 Union St, Market Square and Western Ave.
• HIV positive patients can call to inquire about Medical case management services by calling Julie Talbot, MPH at 781-596-2502, X729.
• HIV positive patients can call to inquire about Nurse case management services by calling Alex Thomas, RN at 781-586-6637.

Additional Services:

Insurance Enrollment

Lynn Community Health Center Enrollment Sites:

269 Union St - Hayes Building - Lower Level

Walk-Ins and Appointments Available

Hours of Operation:  Monday – Thursday................. 8:30am – 8:00pm
                        Friday............................ 8:30am – 5:00pm

For An Appointment Call: 781-581-3900 x541

Languages Spoken:

    Spanish (X643, 634, 550, 638, 553), Khmer (X548, 801)
    Russian/English (X633), Armenian (X633)
    Saturdays – Spanish, Khmer and English

29 Market Square – West Lynn

Walk-Ins and Appointments Available

Hours of Operation:  Monday – Friday....................9:00am – 4:00pm

For An Appointment Call: 781-596-3500 Ext. 454

Languages Spoken: English, Khmer
**Enrollment Documentation Needed to Apply For Health Insurance:**

**Proof Of Identity & Citizenshipship Documents:**

If 16 or Younger (One of the following):
- Birth Certificate
- Affidavit signed under perjury by a parent or guardian attesting to the child’s identity
- Statement of Physician or Midwife who was in attendance at the time of birth

If over 16 (One of the following):
- U.S. issued Passport
- Birth Certificate
- Current MA License
- School ID with a photograph of the Individual
- US Military or Draft Record
- Legal Permanent Resident Card

Any Ages (Any of the following):
- SSI Documentation
- Transitional Assistance Documentation

**Proof of Income Documents:**

Work Related (One of the Following):
- 2 Consecutive Pay Stubs (If you get paid every two weeks, that counts as one pay stub)
- Letter from Employer stating how many hours you work per week and how much per hour you are paid
- Last Tax Return - If Self-Employed

Other Sources of Income (All of the following):
- Social Security, Retirement or Unemployment Statement of Benefits
- Child Support Payment Order or Alimony Order

**Proof of MA Residency (One of the following):**

- Current MA License
- Pay Stub with Your Name and Address Listed
- Utility Bill (Gas, Electric or Phone)
Additional Services (Continued):

**Community Health Workers**
Work directly with patients to determine “What are the barriers to care?” and “Are there solutions?”

**Disability Coordinator**
Assists in the completion of disability paperwork received from social security.

**Family Planning**
- Confidential reproductive health care, prevention, and education services for men, women, and teens.
- Pregnancy testing
- Gynecological and testicular exams, birth control and emergency contraception.
- STD testing and treatment
- HIV testing

**HomeLink Help Desk**
Assists patients with:
- Material needs
- Housing issues
- Applying for Benefit Programs

Located: Hayes Building Lobby across from Central Registration at 269 Union

No Appointment Necessary

Hours of Operation: Tuesday – Thursday…………10:00am – 4:30pm

**Immigration Medical Exams & Form I-693, U.S. Citizenship And Immigration Services (Civil Surgeon)**
Provides Medical Examination for certain groups of aliens in the U.S.
These are Citizens who are applying for the Green Card – Permanent Resident Status.

**KAYA Program**
Health Education, peer support, and youth-led events for Cambodian youth.
It is free and open to all youth aged 12 – 18.

**Refugee Program**
- Comprehensive initial and follow-up screening for all newly arriving refugees
- Access to primary care.

**Social Service**
- Provides brief counseling, advocacy and resource referrals as needed.
- Help patients to complete applications for concrete benefits. Ex. The RIDE and SSDI.
- Connects patients to resources in the community
  Ex. People facing eviction and people needing food vouchers.
Women Health Network
Screening program designed to early detect breast, cervical, and colorectal cancer in men and women.

Interpreters For The Deaf & Hard of Hearing
- TTY Unit Communication
- Many interpreters on site and remaining languages available at all times through our 1-800 vendor.
- Sign Language – Requires advanced notice
**WIC (Women, Infants And Children)**

WIC is for all kinds of families: married and single parents and working or not working.

You can participate in WIC if you:

- Live in Massachusetts
- Are a father, mother, grandparent, foster parent or other legal guardian of a child under 5 years old or
  Are a pregnant or breastfeeding woman
- Have a family income less than WIC guidelines

The Benefits of WIC:

- WIC Checks – Get food free at the store or the Farmers’ Market
  Some examples are including:
  - Milk
  - Eggs
  - Cereal
  - Fruit Juice
  - Cheese
  - Infant Formula
  - Carrots
  - Peanut Butter
  - Dried Beans/Peas
  - Tuna

- Referrals for medical and dental care, health insurance, child care, housing and fuel assistance, and other services that can benefit the whole family
- Immunization screening and referral
- Breastfeeding support
- Personalized nutrition consultants and health workshops on a variety of topics including:
  - meal planning
  - maintaining a healthy weight
  - picky eaters
  - caring for a new baby, and
  - shopping on a budget

Locations: 20 Central Avenue – 2nd Floor, Lynn, MA
Peabody
Salem

Telephone: 781-599-7290

Hours of Operation: Monday …………………….. 8:30am – 6:30pm
Tuesday – Friday………………. 8:30am – 5:00pm
Saturday …………………….. 8:00am – 4:00pm
Case Management For Specific Health Risks:

Breast Health Promotion Program
- For low income and refugee women ages 40-64
- Provides the mammography screening, breast health education, outreach and patient Navigation

Chronic Care Management Program (CCMP)
- Provides comprehensive specialized care to patients with chronic diseases.
- Includes Hypertension, Diabetes, Asthma and other Cardiovascular diseases.

Senior Care Options
- A senior care option is a partnership between MassHealth and Medicare that provides a complete package of health care and social services for low-income seniors.
- Enrollment is voluntary.
- A team of health professionals develops a plan of total individualized care for each member.
- Services are provided by a network of medical and other professionals, including primary care doctor, nurses, specialists, and a geriatric support coordinator, who are part of a senior care organization.

Star Program
- Suboxone Treatment and Rehabilitation.
- Uses a multidisciplinary approach to the treatment of opioid addiction.
- Provides patients with the support and outreach they need during the recovery process.
SECTION IV:

NAVIGATING LYNN COMMUNITY HEALTH CENTER

TO MAKE AN APPOINTMENT:

Please call the Health Center location where you would like to get your care:

- 269 Union Street: 781-581-3900
- 29 Market Square: 781-596-3500 or 781-596-3208
- 28 Western Avenue: 781-595-7348 or 781-595-7396

WHAT TO BRING TO YOUR APPOINTMENT:

- Your insurance card
- A list of current prescription and non-prescription medications, vitamins and supplements.
- A good description of the problem, symptoms, how long you have had it and how it affects you.
- A list of questions you would like to ask the doctor.
- The name and telephone number of your pharmacy if different from ours.

REMEMBER: You are welcome to bring a companion to accompany you during your visit.

WHAT TO DO WHEN YOU ARRIVE FOR YOUR APPOINTMENT:

- Arrive Early – It will take you 20 minutes to register at your first visit.
- If you need help with insurance coverage for your care, you should also allow 60 minutes to speak with an Enrollment Coordinator before your scheduled appointment time.
- If you are more than 15 minutes late you may be asked to wait to be seen or you may need to reschedule.

SPECIAL ACCOMMODATIONS:

- The Health Center is accessible by wheelchair. The entrance ramp is on both sides of the building.
- If you have limited sight or hearing please bring a companion if possible in order to ensure clear communication.
- Please let us know if you prefer to communicate with your providers in a language other than English.
- Interpreters For The Deaf & Hard of Hearing
  - TTY Unit Communication
  - Many Interpreters on site and balance through 1-800 # available at all times
  - Sign Language – Requires advanced notice

CANCELLING AN APPOINTMENT:

Please call the clinic to cancel or reschedule your appointment

WHAT IF I NEED A REFERRAL OR HAVE A QUESTION ABOUT MY REFERRAL:

Please ask to speak with your Doctor’s or Nurse’s Office Assistant
SECTION V:
NAVIGATING THE HEALTH CARE SYSTEM

Annual Recommendations About:
Physicals, Eye Exams, Dental Cleanings And Other Preventative Services

Physicals:

How Often: Once a year

What To Expect During The Physical:

- Personal & Family Medical History Questions:
  - You and your family members’ prior or current illnesses,
  - Your vaccinations and when they were done last.
  - Smoking, alcohol use, sexual health, diet and exercise.

- Vital Sign Testing:
  - Blood pressure: Less than 120 over 80 is normal.
    140 over 90 or higher is considered High Blood Pressure (Hypertension)
  - Heart Rate: Heart Beats between 60 and 100 per minute are normal.
    Note: Very athletic people can have heart rates less than 60.
  - Respiration Rate: Taking around 16 breathes per minute is normal
    Breathing more than 20 times per minute is a concern.
  - Temperature: 98.6 degrees Fahrenheit is the average.
    Note: Healthy people can have lower or higher temperatures.

- Heart & Lung Exams
  - Listening to your heart and lungs with a stethoscope

- Lab Tests:
  - Test blood and urine to access overall health
**Recommended Eye Examination Frequency for Children and Adults:**

**Children:**

<table>
<thead>
<tr>
<th>Patient Age</th>
<th>Asymptomatic/Risk Free</th>
<th>At Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth to 24 Months</td>
<td>At 6 months of age</td>
<td>By 6 months of age or as recommended</td>
</tr>
<tr>
<td>2 to 5 years</td>
<td>At 3 years of age</td>
<td>At 3 years of age or as recommended</td>
</tr>
<tr>
<td>6 to 18 years</td>
<td>Before first grade and every two years thereafter</td>
<td>Annually or as recommended</td>
</tr>
</tbody>
</table>

Children considered to be at risk for the development of eye and vision problems may need additional testing or more frequent re-evaluation.

**The Adult Patient:**

<table>
<thead>
<tr>
<th>Patient Age</th>
<th>Asymptomatic/Risk Free</th>
<th>At Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 60 years</td>
<td>Every two years</td>
<td>Every one to two years or as recommended</td>
</tr>
<tr>
<td>61 and older</td>
<td>Annually</td>
<td>Annually or as recommended</td>
</tr>
</tbody>
</table>

Patients at risk include those:

- With diabetes, hypertension, or a family history of ocular disease (e.g., glaucoma, macular degeneration)
- Working in occupations that are highly demanding visually or eye hazardous
- Taking prescription or nonprescription drugs with ocular side effects
- Wearing contact lenses
- Who have had eye surgery
- With other health concerns or conditions.
Dental Cleanings

Top 10 Reasons to Have a Dental Cleaning:

1. To Prevent Oral Cancer
   Someone dies from oral cancer every hour of every day in the United States according to The Oral Cancer Foundation.

2. To Prevent Gum Disease
   Gum disease is an infection in the gum tissues and bone that keep your teeth in place. It is one of the leading causes of adult tooth loss. If diagnosed early, it can be treated and reversed. Regular dental cleanings and check-ups, flossing daily and brushing twice a day are key factors in preventing gum disease.

3. To Help Maintain Good Physical Health
   Recent studies have linked heart attacks and strokes to gum disease, resulting from poor oral hygiene.

4. To Keep Your Teeth
   Since gum disease is one of the leading causes of tooth loss in adults, regular dental check-ups and cleanings, brushing and flossing are vital to keeping as many teeth as you can.

5. To Detect Dental Problems Early
   Early detection of cavities, broken fillings and gum disease are easily treatable.

6. To Maintain Good Oral Health
   Visual examination and comparing your previous dental check-ups.

7. To Use Your Dental Insurance Plan
   Dental insurance plans usually pay for all or most of the cost of dental cleanings and check-ups every six months.

8. To Create a Treatment Plan
   If your dentist diagnoses any problems in your mouth, he/she will most likely give you a treatment plan. This treatment plan should have the cost of each procedure that you will need, so that you can discuss financial arrangements with the Front Desk.

9. To Have a Bright and White Smile
   Your dental hygienist can remove most tobacco, coffee and tea stains. During your cleaning, your hygienist will also polish your teeth to a beautiful shine. The result? A whiter and brighter smile!

10. To Prevent Bad Breath
    Dental studies show that about 85 percent of people with persistent bad breath, also known as halitosis have a dental problem that is to blame.
What is Plaque?

- It is a sticky combination of bacteria and food.
- It begins to accumulate on teeth within 20 minutes after eating.
- If not removed thoroughly each day, tooth decay will flourish.
- Over time, plaque will harden into tartar.
- Plaque and tartar lead to a number of problems:
  - Cavities -- holes that damage the structure of teeth
  - Gingivitis -- swollen, inflamed, bleeding gums
  - Periodontitis -- destruction of the ligaments and bone that support the teeth, often leading to tooth loss
  - Bad breath (halitosis)
  - Abscesses, pain, inability to use teeth
  - A variety of health problems outside the mouth, from preterm labor to heart disease

When Should Dental Care begin?

Birth to six months of age:

- Clean the infant's mouth with gauze or use a soft infant toothbrush after feedings and at bedtime.
- Consult your child's pediatrician regarding fluoride supplements.

Six to 12 months of age:

- During this time, the first tooth should appear.
- Consult the pediatric dentist for an examination.
- Brush teeth after each feeding and at bedtime with a small, soft-bristled brush.
- As the child begins to walk, stay alert of potential dental and/or facial injuries.
- Wean the child from the bottle by his or her first birthday. (If a woman breastfeeds her child, the AAPD recommends breastfeeding for at least one year. The World Health Organization recommends breastfeeding for at least two years.)

Twelve to 24 months of age:

- Dental examinations and cleanings are recommended every 6 months for children and adults.
- As your child learns to rinse his or her mouth brushing with a pea-sized portion of fluoridated toothpaste becomes appropriate.
- Most children begin losing their baby teeth around the ages five or six--usually the front teeth first. They continue to lose baby teeth until the age of 12 or 13 when all of the permanent teeth finally come through, except for the third molars (wisdom teeth). These molars begin to appear around age 17 to 21.
Dental Care For Adults:

- Brush your teeth at least twice daily, preferably after every meal and at bedtime.
- Floss at least once per day.
- Have the teeth professionally cleaned every 6 months.
- Keep dentures, retainers, and other appliances clean. This includes regular brushing and may include soaking them in a cleansing solution.

Ask your dentist:

- What toothbrush you should use, and where your problem areas are located. Ask if an electric tooth brush is right for you. Such brushes have been shown to clean teeth better than manual tooth brushes.
- How to properly floss your teeth. Overly vigorous or improper flossing may injure the gums.
- Should you use a water pick
- Whether you could benefit from particular toothpastes or mouth rinses. In some cases, over-the-counter pastes and rinses may be doing you more harm than good, depending on your condition.
Lynn Community Health Center Urgent Care Vs The Emergency Room

Know the difference between a Routine Visit, Urgent Care and An Emergency

With a Routine Visit, you make an appointment and see your physician for routine care.

Examples are:
- cold or flu
- high blood pressure
- diabetes
- skin rash
- prenatal care
- sexually transmitted diseases
- refill prescriptions
- immunizations
- sore throat
- fever
- earache
- back pain
- headache

LCHC Urgent Care:
- Our Urgent Care Team provides Medical and Mental Health services when the patient can’t wait for an appointment
- Each patient is assessed by a Triage Nurse to determine the severity of their condition
- Serious Medical and Mental Health conditions are treated as priorities.

Emergency Room Care:

An emergency room is for life-threatening conditions.

Examples are:
- loss of consciousness
- broken bones
- chest pain
- vomiting blood
- seizures
- acute asthma
- severe difficulty breathing
- head injury with loss of consciousness
- motor vehicle accident injuries
- severe abdominal pain
- deep cuts that require stitches
**Having Tests Done**

Doctors order blood tests, x-rays, and other tests to help understand why you don’t feel well.

Perhaps you do not know why you need a particular test or you don't understand how it will help you.

Here are some questions to ask:

- How is the test done?
- What kind of information will the test provide?
- Is this test the only way to find out that information?
- What are the benefits and risks of having this test?
- How accurate is the test?
- What do I need to do to prepare for the test?  
  For Ex. Not eating 12 hours before the test
- Will the test be uncomfortable?
- How long will it take to get the results, and how will I get them?
- What’s the next step after the test?

**What about the test results?**

- Do not assume that no news is good news.
- If you do not hear from your doctor, call to get your test results.
- If you and your doctor think the test results may not be right, have the test done again.
Understanding & Asking Questions Of Your Doctor / Nurse

**Asking questions is important but so is making sure you hear—and understand—the answers you get.**

- Take notes.
- Bring someone to your appointment to help you understand and remember what you heard.
- If you don’t understand or are confused, ask your doctor to explain the answer again.

It is very important to understand the plan or next steps that your doctor recommends. Ask questions to make sure you understand what your doctor wants you to do.

**The questions you may want to ask will depend on whether:**

- Your doctor gives you a diagnosis (reason why you don’t feel well)
- Recommends a treatment
- Medical test
- Surgery
- Gives you a prescription for medicine.

**Questions could include:**

- What is my diagnosis? (Why am I not feeling well?)
- What are my treatment options? What are the benefits of each option? What are the side effects?
- Will I need a test? What is the test for? What will the results tell me?
- What will the medicine you are prescribing do? How do I take it? Are there any side effects?
- Why do I need surgery? Are there other ways to treat my condition? How often do you perform this Surgery?
- Do I need to change my daily routine?
- Find out what you are to do next.
Section VI:
Improving Health Literacy

Getting Information About Your Case 24/7 From Your Phone

Must Be A Member or New Applicant of:
- Commonwealth Care
- Health Safety Net
- MassHealth

You Can Get Details About Your Case Or Application Right From Your Phone:
- Case status (Approved, Closed or Pending.)
- Key eligibility information (i.e., Next Review Date)
- Plan information
- Items still needed to process your case (i.e., Paystubs, Birth Certificate, etc)
- Examples of documents for Proof of Income, Citizenship and Residency.
- Address to send documents and forms to the state
- Description of notices recently sent to you by MassHealth
- Ability to request a copy of a misplaced or lost form

How it works:
- Call 1-888-665-9993 anytime day or night (except from Saturday, 10:00PM to Sunday, 6:00AM)
- Select your preferred language (English or Spanish)
- When you hear the option,
  “If you are calling about a notice you received or to check on the status of your case, press 1”,
  Be sure to press “1.”
- You will be led through a series of easy menus
  These menus allow you to hear the status of your case or application

Please note: New applications may not appear right away.

If you cannot find the status of your application, you may want to wait and try again later.
Getting Information About Your Case 24/7 From Your Computer

My Account Page

Let’s the Head of Household (the person who signed the application for benefits):

- See Information about Health, Food and Cash Assistance currently received
- See the Dates that Documents were sent to the state with the application and whether they were processed
- Change Information:
  - Update Address
  - Pregnancy Status
  - Telephone Number

To Enroll In MAP (My Account Page):

Step 1: Go To Website: https://service.hhs.state.ma.us/

Step 2: Select the Register button to sign up.
Security Question

Answers that are numbers should be typed as numbers and not words (for example, enter 8 rather than "eight" or 3 rather than "three")

What letter comes before T in the alphabet?

The answer to this question would be S.

A different question appears each time.

Step 3: Notification that you will be sent an e-mail to continue the registration process
The receipt of the e-mail: Click on the internet link

Step 3: Processing User Request

Your request for a Virtual Gateway account is being processed. You are halfway through registering for your account.

1. An email has been sent to dramos@dhcnet.org. Check your email for a message from "Virtual Gateway". If this email address is not correct, please click here to re-enter your information.
2. This message may be blocked by your spam filter. Please be sure to check your spam folder.
3. Open the message and follow the instructions to confirm your request for an account.

Please note, it could take up to 30 minutes to receive this email.

Step 4: Continue with the Registration Process
This will be your permanent password. Think of something that you will remember and, also, write it down.

Select the Secret Questions to follow that you will remember. This is for security to protect your privacy.

For example: Which City were you Born in?

What was your mother’s Maiden Name?
Login Assistance:
If you need additional help logging in or changing your password, please visit http://www.mass.gov/vg/loginassistance.

Logging In After You Are Registered:
Select: The Log In button next to Login To My Account Page

How can I look at My Account Page?

- To see your food or cash assistance information, you will need to give your EBT card number.
- To see your health assistance information, you will need to give your MassHealth Member ID number, found on your MassHealth Member Card or on notices sent to your household.
SECTION VII

HEALTH COVERAGE PLAN COMPARISONS

Which Health Coverage Plan Is Available To You Depends On The Following:

- Citizenship – Citizen/Qualified, Special Status or Undocumented
- Residency Within The State
- Income – See Federal Poverty Guidelines Below
- Health Status – Ex. Have HIV or Are Disabled
- Family Status – Ex. Pregnant or Have Custody / Children Under 19 Years Old

### January 2012-2013 Monthly Federal Poverty Level Guidelines

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<td>$9,723</td>
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</tr>
</tbody>
</table>
MassHealth

Coverage Type Flow Charts:

To find out the program(s) for which a person may qualify:

1. Begin at the top of the chart for the description that fits the individual’s situation and
2. Proceed down by answering the series of “Yes” or “No” questions.
3. Please note that it may be necessary to follow more than one path, as the person may simultaneously fall into more than one category.

Summary Of The Flow Charts To Follow:

A. Children Under 1 Year of Age
B. Children 1 to 18 Years Old
C. Parent/Caretaker (19 or older) of Dependent Child
D. Pregnant Women of Any Age
E. Considered Disabled by SSA or State Criteria
F. HIV-Positive Individual
G. Working Adult with No Children
H. EAEDC Recipient or Unemployed Adult
**Children Under 1 Year of Age**

- **Were you born to a mother receiving MassHealth Standard benefits and/or MassHealth Limited/Healthy Start?**
  - NO → **Is your family income at or below 200% FPL?**
  - YES → **Is your family income at or below 300% FPL?**

- **Is your family income at or below 200% FPL?**
  - YES → **What is your citizenship status?**
    - NO → **MassHealth Standard**
    - YES → **MassHealth Family Assistance**

- **What is your citizenship status?**
  - Citizen or Qualified
  - Special Status
  - Undocumented

- **MassHealth Standard**
  - **MassHealth Limited**
  - Children’s Medical Security Program (CMSP) *x*
  - **MassHealth Family Assistance**

---

**ADDITIONAL OPTIONS FOR THOSE WHO DO NOT QUALIFY:**
- **HOSPITAL and COMMUNITY HEALTH CENTER CHARGES:** HSN if at or below 200% FPL, partial coverage if between 200-400% FPL, and medical hardship assistance to those who qualify if >400% FPL.
- **PRESCRIPTION MEDICATIONS:** Prescription Assistance Programs, Prescription Advantage Plan, HIV Drug Assistance Program (also see our PRESCRIPTION DRUG COVERAGE SUPPLEMENT guide at www.pathwaystocoverage.org)

*If family income is at or below 400% FPL, can also qualify for supplemental care through the HSN.*
Children 1 to 18 Years Old

Is your family income at or below 150% FPL?

YES

What is your citizenship status?

Citizen or Qualified

Special Status

Undocumented

NO

What is your citizenship status?

Citizen or Qualified

Special Status

Undocumented

Is your family income at or below 200% FPL?

YES

Is your family income at or below 300% FPL?

YES

NO

NO

MosMedicare

MosMedicare

MasMedicare

MasMedicare

Children’s Medical Security Program (CMSP)*

MasMedicare

Children’s Medical Security Program (CMSP)*

ADDITIONAL OPTIONS FOR THOSE WHO DO NOT QUALIFY:

HOSPITAL and COMMUNITY HEALTH CENTER CHARGES: HSN if at or below 200% FPL, partial coverage if between 200–400% FPL, and medical hardship assistance to those who qualify if >400% FPL.

PRESCRIPTION MEDICATIONS: Prescription Assistance Programs, Prescription Advantage Plan, HIV Drug Assistance Program (also see our PRESCRIPTION DRUG COVERAGE SUPPLEMENT guide at www.pathwaysforcoverage.org).

* If family income is at or below 400% FPL, can also qualify for supplemental care through the HSN.
Parent/Caretaker (19 or older*) of Dependent Child

Is your family income at or below 133% FPL?

YES

What is your citizenship status?

Citizen or Qualified

MassHealth Standard

NO

What is your citizenship status?

Undocumented

MassHealth Limited

Special Status

Commonwealth Care Health Insurance Program

Special Status

Citizen or Qualified

MassHealth Family Assistance

Undocumented

NO

Is your family income at or below 200% FPL?

NO

Is your family income at or below 300% FPL?

YES

NO

Additional Options for Those Who Do Not Qualify:

HOSPITAL and COMMUNITY HEALTH CENTER CHARGES: HSN if at or below 200% FPL, partial coverage if between 200-400% FPL, and medical hardship assistance to those who qualify if >400% FPL.

PRESCRIPTION MEDICATIONS: Prescription Assistance Programs, Prescription Advantage Plan, HIV Drug Assistance Program (also see our PRESCRIPTION DRUG COVERAGE SUPPLEMENT guide at www.pathwaystocoverage.org)

**Pays part of your family’s health insurance premiums if you have or can get qualified health insurance from a qualified employer.
ADDITIONAL OPTIONS FOR THOSE WHO DO NOT QUALIFY:

HOSPITAL and COMMUNITY HEALTH CENTER CHARGES: HSN if at or below 200% FPL, partial coverage if between 200-400% FPL, and medical hardship assistance to those who qualify if >400% FPL.

PRESCRIPTION MEDICATIONS: Prescription Assistance Programs, Prescription Advantage Plan, HIV Drug Assistance Program (also see our PRESCRIPTION DRUG COVERAGE SUPPLEMENT guide at www.pathwaystocoverage.org)
Working Adult with No Children

Is your family income at or below 300% FPL, and is your citizenship status Citizen, Qualified or Special Status?

Are you self-employed or work for an employer with 50 or fewer employees?

Do you have access to health insurance (of which your employer contributes at least 50% of the cost)?

Are you working for an employer who offers no insurance or who contributes <33% (or <20% for family coverage) towards your insurance costs?

Insurance Partnership*

Common-wealth Care Health Insurance Program

Additional Options for Those Who Do Not Qualify:

Hospital and Community Health Center Charges: HSN if at or below 200% FPL, partial coverage if between 200-400% FPL, and medical hardship assistance to those who qualify if >400% FPL.

Prescription Medications: Prescription Assistance Programs, Prescription Advantage Plan, HIV Drug Assistance Program (also see our Prescription Drug Coverage Supplement guide at www.pathwaysongoose.org).

*Enrollment in the Insurance Partnership enables one to receive MassHealth Family Assistance (premium assistance).
Applications: 1-888-665-9993 or 1-800-531-2229
Customer Service: 1-800-909-2677
TTY: 1-888-665-9997
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<th>Common Health</th>
<th>Family Assistance (Direct Coverage)</th>
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<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Nurse practitioner</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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</tr>
<tr>
<td>Nursing Facility</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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</tr>
<tr>
<td>Orthotic</td>
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<td>✔</td>
<td>✔</td>
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</tr>
<tr>
<td>Outpatient Hospital</td>
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<td>✔</td>
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</tr>
<tr>
<td>Oxygen and Respiratory Therapy Equipment</td>
<td>✔</td>
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<td>Personal Care</td>
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<td>✔</td>
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</tr>
<tr>
<td>Pharmacy</td>
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<td>✔</td>
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</tr>
<tr>
<td>Physician</td>
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<td>✔</td>
<td>✔</td>
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<td>✔</td>
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<tr>
<td>Podiatrist</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<td>✔</td>
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</tr>
<tr>
<td>Private Duty Nursing</td>
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<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

Medically necessary non-emergency ambulance and wheelchair van services are covered.
Healthy Start Program

Offers comprehensive prenatal and postpartum care for low-income pregnant women.

Who can get benefits?

Pregnant women who are residents of Massachusetts.

Covered Services:

Includes the ones listed below plus all medical care necessary to maintain health during the course of the pregnancy and delivery:

- Primary and Specialty visits (including Family Planning)
- Outpatient Behavioral-Health visits (up to 10 visits per pregnancy)
- Radiology and Laboratory visits (related to pregnancy)
- Amniocentesis
- Durable medical equipment and supplies (up to $300 per pregnancy)
- Home nursing visits (two visits for pregnancies without complications and five visits for pregnancies with complications or C-sections)
- Inpatient delivery and services (covered by MassHealth Limited)
- Postpartum obstetric and gynecologic care for 60 days following the termination of pregnancy, plus an additional period extending to the end of the month in which the 60-day period ends
- Newborn hospital and outpatient care, including one postpartum pediatric ambulatory visit
- Prescription drugs (related to pregnancy)
- Emergency services (covered by MassHealth Limited)

If you are eligible for MassHealth Limited/HSN, you will get a Healthy Start Notice and card separate from the MassHealth notice and card.
MassHealth Prenatal

- Offers health-care right away to Pregnant, Low Income, Residents of MA for up to 60 days. During the 60 days, MassHealth will decide if the pregnant woman can get another MassHealth coverage type.
- Includes Routine Prenatal Office Visits and Tests
- Does Not Include Labor and Delivery.

Children’s Medical Security Plan (CMSP)

A basic health insurance program for:
- Resident Massachusetts children and teens
- Under the age of 19 years
- Who are uninsured
- Who are not eligible for MassHealth except for Limited

Income Standards:
- No income limit
- If income is > 200% of the Federal Poverty Level, you may need to pay a premium
- Monthly Premiums are based on your family’s gross income and family size.
- Most services require a small co-pay. Ex. Dental = $2.00

Benefits:
- Medical preventive and sick visits
- Behavioral Health Visits (20 per year)
- Dental Services (Up to $750 per year)
- Eye Exams
- Hearing Tests
- Prescription Drugs ($200 per year from July 1st thru June 30th)
- Medical Equipment ($200 per year from July 1st thru June 30th)
- Medical Equipment related to Asthma, Diabetes and epilepsy is $300
- Surgery for Inguinal Hernia and Ear Tubes

It does not cover:
- Hospitalization.
Medicare Buy-In

A MassHealth program that pays all or part of Medicare Health Insurance Premiums for eligible Low Income Massachusetts Medicare recipients or MA residents eligible for Medicare.

What are the income and asset limits?

Each of the Medicare Buy-In programs has a different financial eligibility requirement:

Income limits:
- For QMB (Senior Buy-In), your countable monthly income must be no greater than 100% of the Federal Poverty Guidelines (FPG).
- For SLMB, your countable monthly income must be between 100% and 120% of the FPG.
- For the Buy-In for Qualifying Individuals (QI), your countable income must be between 120% and 135% of the FPG.

<table>
<thead>
<tr>
<th>Family size:</th>
<th>QMB 100% FPG</th>
<th>SLMB 120% FPG</th>
<th>QI 135% FPG</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$931</td>
<td>$1117</td>
<td>$1257</td>
</tr>
<tr>
<td>2</td>
<td>$1261</td>
<td>$1513</td>
<td>$1703</td>
</tr>
</tbody>
</table>

Asset limits:
Must be no greater than:
- $6,940 for an individual
- $11,910 for a couple
Note: Asset limits for Medicare Buy-In programs change January 1 each year.

What benefits will I get?

The Medicare Buy-In programs have different benefits:
- The QMB program (Senior Buy-In) pays for your Medicare premiums, annual deductibles, and co-payments. If you owe a Part A premium, QMB pays for Part A as well as Part B. QMB recipients qualify for Extra Help from Social Security to pay for basic Part D drug coverage.
- The SLMB and QI programs pay your Medicare Part B premium. SLMB and QI recipients also qualify for Extra Help from Social Security to pay for basic Part D drug coverage.
Medicare

Medicare is:
• A national health insurance program for people who are 65 or older,
• Certain people under 65 with disabilities, and
• People with permanent kidney failure.

Medicare includes:

Part A: Helps cover inpatient care in hospitals, skilled nursing facility, hospice, and home health care.

Part B: Helps cover medically-necessary services like:
• doctors' services,
• outpatient care,
• durable medical equipment,
• home health services, and
• other medical services.

Part C:
• A Medicare Advantage Plan (like an HMO or PPO) are health plan choices you may have as part of Medicare.
• Medicare Advantage Plans, sometimes called “Part C” or “MA Plans,” are offered by private companies approved by Medicare.
• They help cover expenses that Medicare does not

Part D:
• Medicare prescription drug coverage to everyone with Medicare.
• If you decide not to join a Medicare drug plan when you’re first eligible, and you don’t have other creditable prescription drug coverage, or you don’t get Extra Help, you’ll likely pay a late enrollment penalty.

♦ Medicare Hotline: 1-800-633-4227
Commonwealth Care

Commonwealth Care is a state-funded health insurance program. Monthly fees are based on income. Coverage is free for very low income residents.

Commonwealth Care Eligibility

- You do not qualify for MassHealth programs
- Your family’s income is 300% or less of the Federal Poverty Level (See Page )
- You are uninsured,
- You are a U.S. citizen/national, qualified alien, or alien with special status,
- You are age 19 or older (*persons under age 19 may be eligible for MassHealth benefits.)

There Are 3 Plan Types / Levels:

Plan Type 1:
- Is for people with household incomes less than or equal to 100% of the Federal Poverty Guidelines
- There are no monthly premiums or deductibles.
- There are small copayments for prescriptions.

Plan Type 2:
- Is for people with household incomes greater than 100% FPG but no more than 200% FPG.
- If your income is at or below 150% FPG, you do not have to pay monthly premiums if you choose the lowest cost plan offered in your region. If you choose a higher cost plan, you must pay a monthly premium.
- If your income is above 150% FPG, you pay monthly premiums that vary by health plan and region.
- There are co-payments for prescriptions and certain other services.

Plan Type 3:
- Is for people with household incomes greater than 200% FPG but no more than 300% FPG.
- Type 3 plans have monthly premiums that vary by income, health plan, and region.
- People with incomes above 250% FPG pay higher monthly premiums than people with incomes 250% FPG or less.
- There are co-payments for prescription drugs and certain other services.
### Commonwealth Care Comparison Chart:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Co-Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outpatient Care</strong></td>
<td>Plan Type 1</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>$0</td>
</tr>
<tr>
<td>Office visit to your primary care provider (PCP)</td>
<td>$0</td>
</tr>
<tr>
<td>Office visit to a specialist</td>
<td>$0</td>
</tr>
<tr>
<td>Radiology, imaging (X-rays), lab work</td>
<td>$0</td>
</tr>
<tr>
<td>Imaging (MRI, CAT and PET)</td>
<td>$0</td>
</tr>
<tr>
<td>Outpatient surgery at a hospital or ambulatory surgery center</td>
<td>$0</td>
</tr>
<tr>
<td>Abortion</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Inpatient Care</strong></td>
<td>Plan Type 1</td>
</tr>
<tr>
<td>Hospital stay, may include surgery, x-rays, lab services, and room and board (Co-pay is per stay)</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency room visit</td>
<td>$0</td>
</tr>
<tr>
<td>(*No co-pay if you are admitted to the hospital for plan types 2 &amp; 3)</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td>Plan Type 1</td>
</tr>
<tr>
<td>30 day supply from a pharmacy</td>
<td>☑️/3.65</td>
</tr>
<tr>
<td>Generic drug</td>
<td>$1*</td>
</tr>
<tr>
<td>Drug on your plan’s preferred list</td>
<td>$3.65</td>
</tr>
<tr>
<td>Drug not on your plan’s preferred list</td>
<td>$3.65</td>
</tr>
<tr>
<td>Contraceptive prescriptions (medication and devices)</td>
<td>$0</td>
</tr>
<tr>
<td>*3 month Supply, by mail</td>
<td>NO</td>
</tr>
<tr>
<td>Generic drug</td>
<td>NO</td>
</tr>
<tr>
<td>Drug on your plan’s preferred list</td>
<td>NO</td>
</tr>
<tr>
<td>Drug not on your plan’s preferred list</td>
<td>NO</td>
</tr>
<tr>
<td><strong>Alcohol, drug abuse and mental health care</strong></td>
<td>Plan Type 1</td>
</tr>
<tr>
<td>Outpatient or office visit</td>
<td>$0</td>
</tr>
<tr>
<td>Inpatient care (co-pay is per stay)</td>
<td>$0</td>
</tr>
<tr>
<td>Methadone maintenance (dosing, counseling, screens)</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td>Plan Type 1</td>
</tr>
<tr>
<td>Diagnostic (Exams, x-rays), preventive (cleanings, fluoride), Extractions, emergency care visits, treatment of Complication – surgery, anesthesia, professional visit</td>
<td>☑️</td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td>☑️/3.65</td>
</tr>
<tr>
<td>Eye exam every 24 months</td>
<td>Plan Type 1</td>
</tr>
</tbody>
</table>

*Some benefits may vary depending on the specific provider and location.*
<table>
<thead>
<tr>
<th>Service</th>
<th>Plan Type 1</th>
<th>Plan Type 2</th>
<th>Plan Type 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free glasses every 24 months</td>
<td>$0</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td><strong>Diabetes care</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Office visit to PCP or podiatrist for routine foot care (may include foot orthotics)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visit to specialist (may include foot orthotics)</td>
<td>$0</td>
<td>$5</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Rehabilitation Services</strong></td>
<td>$0</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Extended inpatient care (100 total days per year)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In a skilled nursing facility</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In a rehabilitation hospital or chronic disease hospital (Co-pay is per stay)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical therapy, speech or hearing therapy, pulmonary Or occupational therapy (need plan approval for more than 20 visits)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cardiac rehabilitation</td>
<td>$0</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td><strong>Home Health Care</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Maternity and family planning</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Outpatient office visit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance (emergency only)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prosthetics, oxygen and respiratory therapy equipment, other durable medical equipment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospice</td>
<td>$0</td>
<td>$0</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Maximum Pharmacy Co-Pays</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum amount a member will need to pay for all prescriptions In a benefit year**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum amount a member will need to pay for services Excluding prescription drugs in a benefit year**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to generic prescription drugs for high blood pressure, high cholesterol and diabetes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>The benefit year is from July 1, 2012 – June 30, 2013</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The benefit year is from July 1, 2012 – June 30, 2013*
<table>
<thead>
<tr>
<th>Extra Benefits per Health Plan</th>
<th>BMC Health Net Plan</th>
<th>Neighborhood Health Plan</th>
<th>Celticare Health Plan</th>
<th>Fallon Community Health Plan</th>
<th>Network Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bike Helmets (once a year $15* reimbursement)</td>
<td>NO</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>24/7 Hour Nurse Advice Line</td>
<td>☑</td>
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<td>☑</td>
<td>☑</td>
<td>☑</td>
</tr>
<tr>
<td>Free Manual Breast Pumps</td>
<td>NO</td>
<td>☑</td>
<td>NO</td>
<td>☑</td>
<td>NO</td>
</tr>
<tr>
<td>Wellness Program</td>
<td>☑</td>
<td>☑</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Childbirth Education Classes save up to $130 on qualifying classes</td>
<td>NO</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Secure member portal: change address, order ID cards, Learn claim status, etc.</td>
<td>☑</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Website Wellness Center</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
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<tr>
<td>Fitness Program</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Reimbursement</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
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<tr>
<td>Quarterly Member Newsletter</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
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</tr>
<tr>
<td>Cent account with a total of $150 given to the Celticare Member. *must follow instructions</td>
<td>NO</td>
<td>NO</td>
<td>☑</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Free Rewards card $55 Rewards Card for getting your healthy check up.</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>☑</td>
</tr>
<tr>
<td>Free $25 Rewards card for completing five routine diabetes screenings</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>☑</td>
</tr>
<tr>
<td>Local Hospitals Covered</td>
<td>BMC Health Net Plan</td>
<td>Neighborhood Health Plan</td>
<td>Celticare Health Plan</td>
<td>Fallon Community Health Plan</td>
<td>Network Health Plan</td>
</tr>
<tr>
<td>-------------------------</td>
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<td>-----------------------</td>
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<td>-------------------</td>
</tr>
<tr>
<td>Beverly Hospital</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>NO</td>
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<tr>
<td>Beverly, MA Essex County</td>
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<tr>
<td>Lawrence Memorial</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>NO</td>
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</tr>
<tr>
<td>Malden, MA – Middlesex County</td>
<td></td>
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<td></td>
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<tr>
<td>NSMC - Salem Hospital</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Salem, MA - Essex County</td>
<td></td>
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<tr>
<td>NSMC Union Hospital</td>
<td>✓</td>
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<td>✓</td>
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<td>NO</td>
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<tr>
<td>Lynn, MA – Essex County</td>
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<tr>
<td>Whidden Memorial</td>
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<td>NO</td>
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<tr>
<td>Hospital – Malden, MA</td>
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<tr>
<td>Middlesex County</td>
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<tr>
<td>BI Deaconess Medical</td>
<td>✓</td>
<td>✓</td>
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</tr>
<tr>
<td>Center – Boston, MA</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Suffolk County</td>
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<td></td>
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</tr>
<tr>
<td>Boston Medical Center</td>
<td>✓</td>
<td>✓</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
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<tr>
<td>Boston, MA – Suffolk</td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>County</td>
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<td></td>
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<td></td>
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<tr>
<td>Brigham &amp; Women’s</td>
<td>NO</td>
<td>✓</td>
<td>NO</td>
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<tr>
<td>Hospital – Boston, MA</td>
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<td></td>
<td></td>
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<tr>
<td>Suffolk County</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Carney Hospital –</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>NO</td>
<td>✓</td>
</tr>
<tr>
<td>(Steward) – Boston MA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suffolk County</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>St. Elizabeth’s Med</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>NO</td>
<td>✓</td>
</tr>
<tr>
<td>Ctr(Steward) – Boston,</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>MA</td>
<td></td>
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<tr>
<td>Suffolk County</td>
<td></td>
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<tr>
<td>Children’s Hospital –</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Boston, MA – Suffolk</td>
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<tr>
<td>County</td>
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<tr>
<td>Dana Farber Cancer</td>
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<tr>
<td>Institute – Boston, MA</td>
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<tr>
<td>Mass Eye and Ear</td>
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<td>NO</td>
<td>✓</td>
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<td>Infirmary – Boston, MA</td>
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<td>Suffolk County</td>
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<tr>
<td>Massachusetts General</td>
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<tr>
<td>Hospital – Boston, MA</td>
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<tr>
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<td>Boston, MA – Suffolk</td>
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<tr>
<td>Tufts Medical Center</td>
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<td>Formerly Tufts NEMC-</td>
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<tr>
<td>County</td>
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</tbody>
</table>
Commonwealth Choice

- Commonwealth Choice is a health insurance program for uninsured adult Massachusetts residents whose incomes are too high for Commonwealth Care (> 300% of the FPL)
- Members must pay monthly premiums and other cost-sharing fees.

Plans offered:
- Gold: Higher monthly premiums, but low out-of-pocket costs.
- Silver: Moderate monthly premiums and moderate out-of-pocket costs.
- Bronze: Lower monthly premiums, but higher out-of-pocket costs.
- Young Adult:
  - For adults between the ages of 19 and 26.
  - have low monthly premiums and higher out-of-pocket costs.
  - Most have an annual limit on benefits.

All plans include prescription drug coverage.

Companies Currently Offering Commonwealth Choice Plans:
- **Blue Cross Blue Shield of Massachusetts** (statewide)
  Phone: 1-800-422-3545
  Web site: [Get Blue: Individual and Family Health Insurance](#)
- **BMC HealthNet Plan**
  Phone: 1-800-792-4355
  Web site: [BMC HealthNet Plan’s Commonwealth Choice Plans for Individuals](#)
- **CeltiCare Health Plan of Massachusetts**
  Phone: 1-866-895-1786
  Web site: [CeltiCare: Commonwealth Choice](#)
- **Harvard Pilgrim Health Care (HPHC)** (statewide)
  Phone: 1-800-208-1221
  TTY: 1-800-637-8257
  Web site: [HPHC Products: Commonwealth Choice](#)
- **Health New England (HNE)**
  Phone: 800-310-2835
  Web site: [HNE Plan Selector](#)
- **Neighborhood Health Plan (NHP)**
  Phone: 1-800-462-5449
  TTY: 1-800-655-1761
  Web site: [NHP Commonwealth Choice](#)
- **Tufts Health Plan**
  Phone: 1-800-957-6596
  Web site: [Tufts Health Plan Direct](#)

♦ Information: 1-866-636-4654 or 1-877-MA-ENROLL (1-877-623-6765)
♦ TTY: 1-877-623-7773
♦ Online information: [Commonwealth Connector: Find Insurance](#)
Health Safety Net

- Previously known as Free Care
- Usually approved for one year
- You must report any changes that might affect your eligibility. (Income, Citizenship Status or Residency changes.)
- Health Coverage for Massachusetts residents who are not eligible for health insurance or cannot afford to buy it.
- Low income residents who qualify can get medically necessary health services at Community Health Centers (for Non-Urgent Care) and Hospitals in Massachusetts at no charge or at a reduced charge.
- Deductibles are charged for people > 200% of the FPL know as Partial HSN. When the deductible is paid, the patient reverts to Full HSN
- Helps families with medical hardships who do not have enough income to pay their medical bills. Note: Medical Hardship patients must pay the amount listed in their approval notice before the HSN will pay the rest.
- Not dependent on Citizenship status

Covered Services:

- **At MA Community Health Centers:**
  - medical visits, lab, diagnostic testing, and radiology services
  - obstetrics and family planning
  - surgical procedures
  - audiology (hearing)
  - podiatry (foot care)
  - pharmacy services (prescription drugs)
  - behavioral (mental) health
  - diabetes self-management
  - tobacco cessation (stop smoking) services
  - dental services
  - vision care
  - medical nutrition therapy

- **Inpatient Services at Massachusetts Hospitals:**
  - Note: The Health Safety Net will pay for hospital charges, but will not pay fees that are billed separately, for example, private doctor or lab fees. Check ahead of time to make sure all of your costs will be covered.

- **Certain Outpatient Services at Massachusetts hospitals:**
  - for emergency care, urgent care, and maternity care if the patient needs specialty care or complex care not available at a CHC or if there is no CHC within 5 miles

**Important:**
The Health Safety Net does not cover fees from private doctors or specialists, independent labs, home health care, hospice care, or any other health services not provided by community health centers or hospitals.
The Health Safety Net will pay all of the charges for these services or part of the charges, depending on your age and income.
The Health Safety Net will pay for services you received up to 6 months before your application date.
• For Low Income Patients with private insurance:
The Health Safety Net will pay for:
  o Services not covered by the private insurance, if provided by Massachusetts CHCs and hospitals and on the list of MassHealth Standard covered services
  o Deductibles and coinsurance for covered services
    Note: The HSN will not pay private insurance co-payments.

• For Low Income Patients with Medicare:
The Health Safety Net will pay for:
  o allowed services not covered by Medicare, as well as Medicare co-pays, coinsurance, and deductibles.

• For Low Income Patients with Commonwealth Care:
The Health Safety Net will pay for:
  o allowed Dental services not covered by Commonwealth Care

• For MassHealth members age 21 or older who qualify for dental services:
The Health Safety Net will pay for:
  o allowed dental services not covered by MassHealth

**Health Safety Net**
**Summary of Costs for Low Income Patients**

<table>
<thead>
<tr>
<th></th>
<th>Children age 18 and under</th>
<th>Adults with Family Income 0%-100% FPG</th>
<th>Adults with Family Income 101%-200% FPG</th>
<th>Adults with Family Income 201%-400% FPG</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription drugs</td>
<td>$0</td>
<td>$1 - $3.65</td>
<td>$1 - $3.65</td>
<td>$1 – $3.65</td>
</tr>
<tr>
<td>(Generic/Preferred)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Health Center</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>Percentage of the bill until you have paid your annual deductible</td>
</tr>
<tr>
<td>Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency room visit</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Outpatient hospital visit</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Inpatient hospital</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>admission</td>
<td></td>
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</tr>
<tr>
<td>Max annual pharmacy</td>
<td>$0</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Co-payments</td>
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<td></td>
</tr>
<tr>
<td>Annual deductible</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>40% of the difference between family income and 200% FPG</td>
</tr>
</tbody>
</table>

♦ HSN Help Desk: 1-877-910-2100

**Prescription Coverage with Health Safety Net: 2 Basic Rules**

**Rule 1:** The Pharmacy processing the prescription has to be at the Community Health Center or Hospital. (No Retail Pharmacies such as CVS)

**Rule 2:** The prescription being filled needs to be written by a doctor at that community health center or hospital
Medical Security Program

For Residents of the Commonwealth Who Are Receiving Unemployment Insurance Benefits

Eligibility Requirements:
- Income
- If you are enrolled in Medicaid or Medicare Part B, you are not eligible for MSP

Coverage Options:
MSP provides two options - Premium Assistance Plan and Direct Coverage Plan.

Re: Premium Assist:
Instead of the Direct Coverage Plan, the Commonwealth helps you pay your premium under Cobra. The new plan will have no deductible and lower co-payments than your current coverage. You may be required to pay a weekly premium, however, based on your family income and size of your family.

When does Medical Security Program End?
Your MSP coverage ends when you stop receiving unemployment benefits.

Note:
If you are eligible for unemployment insurance benefits in Massachusetts, you should find out if you and your family (spouse, any children up to their 26th birthday or disabled children regardless of age) may also be eligible for health insurance coverage under the Medical Security Program (MSP) by calling the Program at 1-800-908-8801.

Student Health Plans (Formerly Known As QSHIP)
Student Injury and Sickness Insurance Plan Designed Especially for the Students of: The Massachusetts Community College System

Who is eligible?
All students enrolled in nine credit hours or more, including online credit hours, in a Day or evening Program.

How do I enroll?
All eligible students who do not submit an online waiver by the deadline will be automatically enrolled.

How do I enroll my eligible dependents?
Dependents are not eligible.

Can I waive the Student Health Insurance Program (SHIP) with any of the Massachusetts (MA) state subsidized insurance plans such as Health Safety Net, Commonwealth Care, etc?

- Students are not eligible for any of the MA subsidized Commonwealth Care programs and these programs cannot be used to waive the student health insurance plan.
• Students are eligible for the insurance plans offered through commonwealth choice, but these plans should be reviewed carefully as they may have very high deductibles and often times limited benefits.

I am currently enrolled in MassHealth, can this plan be used to waive the Student Injury and Sickness Insurance Plan?

• MassHealth covers students who are dependents under a family plan until the age of 19.
• If you’re 19 or older you can still be enrolled in MassHealth, but only if you meet specific criteria.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy, considering the following:

• Will your current plan cover medical care beyond emergency services (i.e. doctor’s office visits, diagnostic testing, x-rays, prescription drugs, etc.)

• Does your plan have local doctors and hospitals?

• Check the cost -- is the annual cost of this Student Plan less expensive than the cost of being added as a dependent to your parents’ plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.

• Are there administrative pre-requirements, pre-certification or PCP referrals required under your current plan that may delay receipt of care?

Can My Parents Continue To Provide Coverage Under Their Plans From Work?

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However Before you do so, you should fully compare the employer plan against this Student Plan to determine which plan’s rates, benefits and coverage are most appropriate to you.

How do I waive coverage under the Student Insurance Plan?

If you determine your coverage to be comparable and would like to waive the Student Health Insurance Plan:

2. Click on the link of the college that you go to.
3. Click on the “Student Waive Link.
4. Create a user account, or log in if you are a returning user.
5. Select the Red “I want to waive” button. When waiving insurance, have your current health insurance ID card ready as you will need this information in order to complete the waiver for. Upon completing your online form you will be asked to review the information provided and click “submit” to complete the process. Immediately upon submitting your online form you will receive a confirmation number. Please save this number and print a copy of the confirmation for your records.
Can Students with comparable coverage still enroll in the Student insurance plan?

Yes, many parents and Students enjoy the peace of mind of having the additional coverage. Some of the benefits of being enrolled in a student plan include:

- Worldwide Travel Assistance services for students studying abroad, including services for medical evacuation and repatriation.
- Students who may hit the maximum age on their parent’s plan will remain fully insured in the student insurance. There are no limitations based on age.
- Access to a variety of health and wellness initiative available – discount vision and dental programs, weight loss programs, 24/7 nurse advice line, and more.

How does SHP relate to state health programs?

MassHealth:

- Students on MassHealth may waive the SHP plan through the school.
- The coverage of many students on Masshealth will end after their 19th birthday
- Students who are Massachusetts residents and are pregnant, living with HIV, or have long-term disabilities may be eligible to receive MassHealth past age 19.

Health Safety Net

- Massachusetts residents with SHP who are at or below 400% of the federal poverty level can apply for Health Safety Net (HSN) to help cover costs.
- Students must be enrolled in a SHP plan in order to be eligible for HSN secondary;
- In that case, students may apply to be determined low income patients. The HSN can help pay deductibles and providers may bill the HSN for services not covered by SHP.
- Students who attend a Massachusetts College or University at least ¾ time (9 credit hours) are not eligible for HSN-Primary.

Commonwealth Care:

- Students with access to SHP coverage are not eligible for Commonwealth care-even if they waived SHP for the year.
- Commonwealth Care is not considered alternative coverage to SHP.
- Students who take all their courses online may be eligible for commonwealth care.
- Students may be eligible for Commonwealth Care during the SHP waiting period-if the period is less than 100 days.