Medicaid/MassHealth

Definition
Medicaid is the jointly funded federal and state health insurance for individuals with low-to-moderate income, individuals with a disability, and individuals over the age of 65. It is known as MassHealth in Massachusetts and is administered by the Division of Medical Assistance.

Glossary of Terms
A list of terms you may come across while researching this topic.

Search Our Database
On the Navigating the CrossRoads main page you will find a drop down menu of pre-populated search terms that will bring you to a list of Central Massachusetts agencies and programs that relate to this topic. You may also CLICK HERE to go to our Guide to Elder Services, an online searchable database, to do more extensive searches or for results in a specific zip code, city/town or Central Massachusetts geographic region. **If you are unable to find a keyword on the pre-populated list and it consists of two terms, transpose the order of the terms i.e. to search for Government Surplus Food use the keyword Food, Govt Surplus.

Helpful Links
A list of outside websites to visit for further information.

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Please remember as you read the following material and have further questions we strongly encourage you to contact the resources listed below:

For question regarding MassHealth eligibility or the status of an application, call the MassHealth Enrollment Center at 1-888-665-9993 or 1-888-665-9997 TTY.

If you, or the older adult you are caring for, have a question regarding general eligibility, benefits, enrollment into a plan, and/or dental benefits, call the MassHealth Customer Service Center at 1-800-841-2900 or 1-800-497-4648 TTY.

You or the older adult may email MassHealth at membersupport@mahealth.net. However, emails MAY NOT be secure so it is best to not include important personal information. CLICK HERE to visit the MassHealth website for more information.

If you or the older adult have a specific question, the MassHealth website offers more detailed contact information. CLICK HERE to visit their website.

You can also contact Serving the Health Information Needs of Elders (SHINE) in Massachusetts: 1-800-AGE-INFO or 1-800-243-4636 or 1-800-872-0166 TTY.

This information was written with older adults in mind and is meant to provide a general overview of MassHealth. It is not possible to discuss every aspect of MassHealth coverage and by no means is this information complete. This information does not constitute legal nor medical advice. We encourage you to consult with a competent professional and/or legal representative for advice regarding eligibility. MassHealth is a state of Massachusetts program, because of this please note that when reference is made to a spouse this includes a same sex spouse.

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Introduction

MassHealth is the Massachusetts name for the national public health insurance program called Medicaid. It is funded by both the federal government and the state of Massachusetts. MassHealth is designed for certain Massachusetts residents who have low-to-medium income and otherwise would not be able to pay for healthcare. To be considered for MassHealth, the older adult you are caring for MUST meet one of the eligibility criteria listed below as well as the financial criteria. The older adult’s age, family situation (immediate family members living together), work history, immigration status, and healthcare needs will also be examined when they apply for MassHealth. The older adult’s immigration status and citizenship MAY also affect how he/she can receive MassHealth benefits.

Medicaid/MassHealth Guidelines For General Eligibility

To be eligible for MassHealth, the older adult you are caring for must meet one of the following criteria (the below list MAY NOT be complete). He/She must be:

- 65 years of age or older
- in need of long-term care
- a woman with breast or cervical cancer
- an individual with a disability
- working for a qualified employer
- a client of the Department of Mental Health who has not worked for a lengthy period of time
- an individual who is HIV positive

If the older adult is a non-U.S. citizen the extent of coverage that the older adult MAY receive depends on what type of noncitizen he/she is. If the older adult is not a United States citizen, he/she MAY receive MassHealth benefits if he/she meet one of the general eligibility guidelines listed above AND meets the financial eligibility guidelines.

MassHealth will deem an individual “disabled” if he/she is over 18 AND has a mental or physical condition that prevents him/her from doing profitable work AND is completely and permanently disabled. MassHealth will deem an individual a “disabled working adult” if he/she is over 18 AND is working a minimum of 40 hours per month AND is completely and permanently disabled, excluding work activity.

MassHealth Coverage Plans

There are several different MassHealth coverage plans. The plan that the older adult enrolls in determines what services are covered. Initially, the older adult must meet general eligibility for MassHealth. Only after that will there be notification for which plans he/she qualifies. Listed below are seven different coverage plans for which the older adult may be eligible.

MassHealth Standard
MassHealth Standard is considered the most encompassing health insurance plan offered by MassHealth. It is the only MassHealth plan that pays for long-term care services. This plan covers older adults, individuals who are determined disabled, and women with breast or cervical cancer who need treatment. CLICK HERE to visit the MassHealth website for more information on MassHealth Standard.

MassHealth CommonHealth
CommonHealth is another offering from MassHealth that provides very similar coverage to MassHealth Standard. However, it is for eligible adults with a disability who have incomes and assets
too high for MassHealth Standard. CLICK HERE to visit the MassHealth website for more information on CommonHealth.

**MassHealth Basic**
MassHealth Basic contains a large range of healthcare benefits and assistance for people receiving Emergency Aid to the Elderly, Disabled, and Children (EAEDC), or low-income Department of Mental Health clients who have been out of work for a long time. CLICK HERE to visit the MassHealth website for more information on MassHealth Basic.

**MassHealth Limited**
This plan provides coverage to non-U.S. citizens who are not eligible for other MassHealth programs. CLICK HERE to visit the MassHealth website for more information on MassHealth Limited.

**MassHealth Senior Buy-In Programs**
These programs help to pay for some of the older adult’s Medicare expenses (premiums, deductibles, copayments) that as a MassHealth member they may encounter. CLICK HERE to visit the MassHealth website with more information on MassHealth Senior Buy-In Programs.

**MassHealth Essential**
MassHealth Essential provides a range of benefits to people who do not qualify for MassHealth Basic and have been long-term unemployed. CLICK HERE to visit the MassHealth website for more information on MassHealth Essential.

**MassHealth Family Assistance**
This plan provides coverage for children under 19 years of age and people with HIV, who are not eligible for MassHealth Standard. Some assistance for certain employed adults with private health insurance through a qualified employer. CLICK HERE to visit the MassHealth website for more information on MassHealth Family Assistance.

**MassHealth Coverage**
The benefits that older adults will receive from MassHealth depend on the type of coverage plan they are given. MassHealth Standard and CommonHealth offer the most benefits, while MassHealth Limited only covers emergency health services. However, all MassHealth plans cover emergency services. Certain medical services require “prior approval”, from MassHealth for the treatment before receiving it. It is very important that the older adult and his/her physician check with MassHealth to see if the services the older adult is seeking are covered.

If the older adult receives MassHealth coverage, the plan MAY cover some or all of the following services (the below list MAY NOT be complete):
- Outpatient care (such as doctor visits, preventive care, clinic visits, hospital visits, chiropractic care)
- Medical tests and services (such as x-rays, hearing and vision tests, eyeglasses and certain other visual aids)
- Therapy services with restrictions and guidelines (such as physical therapy, occupational therapy, and speech therapy)
- Mental health services (such as substance abuse treatment and behavioral health)
- Prescription drug aid
- Transportation services
- Out-of-pocket health expenses
- Copayments
- Adult Day Health
Financial Eligibility Guidelines

When the older adult applies to MassHealth, certain items determine eligibility for MassHealth and how much coverage he/she will receive. These items include his/her:
- gross monthly income
- family situation (immediate family members living together)
- assets

Income
The older adult MUST have low-to-medium income. MassHealth is a public program funded by the federal and state governments for people who cannot obtain or afford healthcare insurance on their own. The older adult’s monthly income (before taxes and deductions) will be compared to the “Federal Poverty Guidelines”. His/Her income cannot be greater than the amount on the “Federal Poverty Guideline” chart for the older adult’s family size. Not all sources of income are counted toward the older adult’s income limit. CLICK HERE to visit The US Department of Health & Human Services website for more information on the federal income/poverty guidelines.

The older adult’s income limit depends on:
- Family size (married, widowed, divorced, etc.)
- Which MassHealth guideline(s) for eligibility he/she meets
- Type of MassHealth coverage plan for which he/she is eligible

The sources of income **counted** toward the limit are (the below list MAY NOT be complete):
- Wages
- Salaries
- Tips and commissions
- Self-employment income
- Social Security benefits
- Railroad Retirement benefits
- Pensions and annuities
- Interest and dividends
- Rental income
- Federal Veterans’ benefits (exceptions for this category are listed below)

The sources of income **not counted** toward the income limit are (the below list MAY NOT be complete):
- Emergency Aid to the Elderly Disabled and Children (EAEDC)
- Supplemental Social Security income (SSI)
- Income in-kind (non-cash payments such as food stamps or clothing)
- Sheltered workshop earnings
- Veterans’ Aid and Attendance benefits, unreimbursed medical expenses, housebound benefits, enhanced benefits, or Veterans’ benefits based on need
- Other income the older adult MAY receive, excluding the Social Security Act, that is not counted by the federal laws

If the older adult is 65 years of age or older or is younger and would otherwise be institutionalized, without the support from community-based services, the following sources of income are not counted:

**CLICK HERE** to visit the MassResources’ website for more information on benefits.
- Income disregard which is an amount of the older adult’s income that is not counted when his/her income limit eligibility is being decided
- Earned income which is a certain amount of the income the older adult makes from a job or other employment is excluded as income

**Assets**

Generally, assets such as bank accounts, cash, treasury notes, bonds saved for investment purposes and items of certain value that the older adult owns and has access to may be considered in determining the older adult’s asset limit. Not all assets are counted towards the asset limit, and not everyone has an asset limit. Most people under the age of 65 do not have an asset limit. Most people who are 65 years of age and older, who are institutionalized, or who would be institutionalized without community-based services, do have an asset limit.

The following items are **counted** toward the older adult’s asset limit *(the below list MAY NOT be complete)*:

- Additional cars or vehicles besides one per household
- Real estate he/she owns other than his/her primary residence
- Values of bank accounts and cash
- Values of certificates of deposits
- Values of mutual funds
- Values of stocks and bonds
- Values of securities
- Cash surrender value of life insurance policies (limited)
- Pensions, retirement accounts, and annuities MAY also be counted toward his/her asset limit

The following items are **not counted** toward the older adult’s asset limit *(the below list MAY NOT be complete)*:

- His/her home provided that it is his/her primary residence, is located in Massachusetts, and the equity does not exceed a specific amount
- One car or vehicle per household
- Assets that he/she receives from Supplemental Security Income (SSI)
- Certain funds set aside for the older adult’s burial including an Irrevocable burial trust or contract, burial plot and burial account
- Life insurance policies for the older adult and his/her spouse if the total “face value” is under a certain amount
- Term Life Insurance Policies that do not have a cash value
- Any asset that the older adult does not have access to nor can be converted into cash

There MAY be other assets counted towards the older adult’s limit. [CLICK HERE](#) to visit MassResources website for more information on asset limits.

**Meeting The Income And Asset Limits**

**MassHealth Spousal Waiver**

Under the MassHealth Spousal Waiver Program an older adult who would be eligible for placement in a long term care facility can remain in the community with services. The income and assets of the older adult’s spouse would not be counted towards his/her MassHealth eligibility.

**Eligibility:**

- Age 60 years or older
- Medicaid/MassHealth recipient (or)
- Applying for Medicaid/MassHealth through the Spousal Waiver or 300% SSI Waiver (income that is at or below 300% of the Federal Poverty Level)
- Receiving services through an Aging Service Access Point (ASAP)
- Medically eligible for nursing home placement

The older adult’s eligibility will be determined by an Aging Service Access Point (ASAP) for this waiver.

“Spend Down”-Meeting The Asset Limit When Seeking MassHealth Benefits
If the older adult residing in the community or in a long-term care facility has assets that surpass the established limit, there are actions that can be taken in order to receive benefits. The older adult can choose to “spend down” his/her assets in acceptable ways but must still receive market value for their worth. Spending down one’s assets means the older adult must spend or use up assets until he/she reaches eligibility level. This is usually only done when the older adult is entering a long-term care facility. The “spend down” process can be very complicated and result in periods of ineligibility for MassHealth if the older adult does not follow all of the rules and regulations.

**Caregiver Hint: The rules and regulations for asset limits are very confusing and could result in periods of ineligibility. It would be wise to seek legal advice.

The “Look-Back Period”
For an older adult who is in need of long-term care services MassHealth will look back at their countable assets over the past five years to determine eligibility for benefits. MassHealth may impose a penalty or a disqualification of benefits if the older adult has transferred countable resources for less than fair market value during the look-back period. To avoid penalties the older adult can spend down in acceptable ways including paying bills, privately paying for nursing care or purchasing “non-countable assets” such as paying for one’s funeral in advance.

Penalties
A penalty for an improper transfer of assets could be a month or more of ineligibly for MassHealth benefits. The number of months of ineligibility is determined by the value of the assets improperly transferred.

**Caregiver Hint: This process can be very complicated, if the older adult decides to “spend down” his/her assets, make sure he/she consults a legal representative well practiced in this area.

Meeting The MassHealth Deductible
If the older adult has income that exceeds the MassHealth allowable income limit he/she MAY qualify by meeting a deductible. A deductible is the amount of money an older adult has to pay out pocket before MassHealth will cover the remaining costs for a covered service. In order for the older adult residing in the community to meet a deductible, he/she must show evidence that his/her medical expenses in a period of six months are greater than the deductible he/she has to pay. After the deductible has been reached MassHealth will pay for the coverage he/she receives for the rest of the six month period. This deductible has to be met every six months. The deductible is determined by the amount of the older adult’s income that exceeds the allowable income limit.

For an older adult residing in a long-term care facility the deductible is referred to as the “Patient Pay Amount”. This means that the older adult’s income remaining after certain allowable deductions will...
be his/her monthly payment to the long-term care facility, with the remaining cost of the resident’s care. Some examples of an allowable income deduction are a monthly personal needs allowance, payment of medical insurance, or community spousal allowance.

**MassHealth And Long-Term Care**

The older adult will need to meet certain eligibility requirements if he/she is receiving long-term care services at home, or in a long-term care facility. It is important to know that the spouse who is not in need of long term care is eligible to keep a certain amount of monthly income including income from the nursing home spouse and a certain amount of joint assets.

In order for the older adult to receive aid for long-term care he/she must:
- be eligible for MassHealth Standard
- be 65 or older OR be 19-65 and have a disability in accordance with the Social Security Administration’s disability rules
- meet the requirements of citizenship and identity
- medically need long-term care services, which is determined by MassHealth
- be able to prove that he/she meet the income and asset requirements (If the older adult lives alone, owns a home, and does not intend to return home, he/she may have to sell his/her home to become eligible.)

**Costs Of MassHealth**

The MassHealth monthly premium the older adult will have to pay for services depends on the coverage plan. In some coverage plans, the older adult MAY not have to pay anything. HOWEVER, it is more common that the older adult WILL pay at least something. If the older adult is below 150% “Federal Poverty level”, he/she will not have to pay for services received. Depending on the older adult’s situation, there MAY be a copayment for prescribed drugs and other selected services. CLICK HERE to visit the Health and Human Services’ website with more information on the federal poverty guidelines.

**Additional Health Insurance Or Long-Term Care Insurance Policies**

The older adult may have MassHealth in addition to Medicare, Medigap, or another health insurance provider. His/Her other health insurance must be billed first. When an older adult has a long-term care insurance policy, it will be billed before MassHealth. Be advised if the older adult is enrolled in Medicare and is eligible for MassHealth they are referred to as “Dual Eligible”.

**Caregiver Hint:** Be sure to look over all bills received from the older adult’s other insurance provider(s) to be sure he/she is not being billed for services covered by MassHealth.

If The Older Adult Cannot Afford The Monthly Premiums

A monthly premium is the amount that the older adult will pay each month in order to receive MassHealth coverage. MassHealth MAY grant the older adult a waiver for the monthly premium, but ONLY if he/she is under *extreme* financial hardship. Examples include homelessness, utility shut offs, overdue rent, eviction, and foreclosure.

**Applying To MassHealth**

The MassHealth application for older adults or people needing long-term care is called the “Senior Medical Benefit Request”. There is a different application for people who are under 65 and have
families. Make sure that the older adult fills out the correct application form that best describes his/her personal circumstances. Depending on the type of coverage the older adult is applying for (e.g. disability vs. non-disability) different documentation will be required. Make sure the older adult reads the Medical Benefits Request directions carefully to see which documentation needs to be sent.

To Apply Online
If you think the older adult may qualify for MassHealth, the older adult can download an application online and submit it via mail, or in person.
- CLICK HERE to download the Senior Medical Benefit Request Form (SMBR)
- CLICK HERE to visit the MassHealth website for more information

To Apply By Mail
Contact MassHealth to have an application and information booklet mailed
- MassHealth Enrollment Center: 1-888-665-9993
- Regional MassHealth Enrollment Centers
  - Revere: 1-800-322-1448
  - Springfield: 1-800-332-5545
  - Taunton: 1-800-242-1340
  - Tewksbury: 1-800-408-1253

To Apply In Person
- Applications are available at local community health centers, hospitals, and other healthcare providers
- At some health centers, MassHealth benefits advisors are available for assistance with the application and to answer questions
- The older adult can find one of these centers by calling the Massachusetts League of Community Health Centers at 1-800-475-8455 OR CLICK HERE to visit their website for more information.

Automatic Enrollment In MassHealth
The older adult is automatically enrolled in MassHealth if he/she:
- Receives SSI
- Receives Emergency Aid to the Elderly, Disabled, and Children (EAEDC)
- Is a refugee who now qualifies for resettlement assistance
- Is in a select group of people who used to receive SSI

Documentation Needed If The Older Adult Is Applying To MassHealth With A Disability
The older adult must have:
- A certificate for legal blindness from the Massachusetts Commission for the Blind. CLICK HERE to visit their website for more information
- A disability determination by the Social Security Administration. CLICK HERE to visit their website for more information
- A disability determination by the Disability Determination Services, also known as Disability Determination Unit (DDU). CLICK HERE to visit their website for more information
**Notification Of Approval**

MassHealth is required to make a notification of approval within different time frames according to what type of application you have submitted. These time frames only apply if the application is filled out correctly and is complete. If it is a non-disability application MassHealth is required to make a decision on the older adult’s application within 45 days. With disability applications MassHealth is required to make a decision on the older adult’s application within 90 days. If the older adult needs MassHealth immediately he/she should notify MassHealth immediately to see if a MassHealth card can be issued while the application is being processed.

**What The Older Adult Should Do When He/She Is Approved For MassHealth**

When the older adult is approved for MassHealth, he/she will receive a package in the mail with information on how to enroll and the plans that provide the most coverage.

The older adult will have to choose a health plan, fill out the enrollment form, and return it in 14 days (otherwise MassHealth will select a plan) if he/she:
- Is under 65
- Does not have private insurance
- Is not institutionalized
- Qualifies for MassHealth Standard or MassHealth Basic

He/she does not need to choose a certain plan or fill out the enrollment form if:
- He/she is over the age of 65
- He/she has private health insurance
- He/she qualifies for MassHealth, Commonwealth, MassHealth Limited, or Medicare Buy-in

**If The Older Adult Is Not Approved For MassHealth Coverage**

If the older adult is denied MassHealth and feels he/she should receive it, an appeal of the decision can be made. Follow the detailed directions, which are sent with the letter, that explain how to contact MassHealth regarding requesting a hearing. Be advised there is a time deadline as to when an individual can submit a request for a fair hearing to appeal the original decision.

**Senior Care Options (SCO’s)**

Senior Care Options are programs sponsored by both Medicare and MassHealth Standard. SCO’s work to provide complete healthcare coverage to Massachusetts residents aged 65 or older who meet the low-income requirements. SCO’s will cover all services that can be reimbursed under Medicare and MassHealth. The older adult does not need to have Medicare in order to be a SCO member.

If the older adult decides to enroll in a SCO, he/she will receive:
- A doctor and a team of healthcare providers in his/her SCO network
- 24 hour access to healthcare
- A specialized care plan that focuses on the special needs of the older adult
- Coverage for all healthcare services

There are four SCO organizations in Massachusetts:
- NaviCare (sponsored by the Fallon Community Health Plan): [CLICK HERE](#) to visit their website for more information
- Commonwealth Care Alliance: [CLICK HERE](#) to visit their website for more information
- Evercare Senior Care Options: [CLICK HERE](#) to visit their website for more information
Senior Whole Health: [CLICK HERE](#) to visit their website for more information

**MassHealth And Recovery Of Costs**

MassHealth can try to recover costs from an older adult’s estate for the provision of MassHealth services. MassHealth MAY:

- place a lien against the older adult’s home
- file a claim against the older adult’s estate when he/she dies

The MassHealth website has more detailed information on eligibility, recovery, and exemption rules for nursing home care. [CLICK HERE](#) to visit their website for more information.

**Caregiver Hint:** Individuals may choose to purchase long-term care insurance to assist in paying long-term care costs. Purchasing what MassHealth calls a “Qualifying Long-Term Care Insurance Policy” may help an older adult become exempt from the MassHealth recovery of cost. A Qualifying Long-Term Care Insurance Policy must offer the older adult certain standard benefits. [CLICK HERE](#) to visit the MassHealth website for more information.

**Long-Term Care At Home**

MassHealth has several programs for certain members to receive long-term care at home.

**Program Of All-Inclusive Care For The Elderly (PACE):** The goal of PACE is to allow older adults to remain independent, healthy, and at home for as long as possible. If enrolled in a PACE program, the older adult will receive all services through a PACE approved health center.

- PACE is designed for people who:
  - Are age 55 and older
  - Have a medical condition that requires regular attention
  - Need assistance with daily personal care
  - Need care at an equal or greater level than that provided by a nursing home

**Personal Care Attendant (PCA):** A program to help individuals with long-term disabilities to live independently at home. Certain MassHealth members receive funding to have assistance at home with basic tasks of everyday life. If MassHealth determines the older adult is eligible for PCA services, he/she must contact a MassHealth PCA agency to set up services.

- The PCA program is designed for people:
  - Enrolled in or eligible for MassHealth Standard ([CLICK HERE](#) to visit the MassHealth website for more information) or CommonHealth ([CLICK HERE](#) to visit the MassHealth website for more information) AND
  - Who have a long-term disability that requires physical assistance with bathing, eating, taking medications and other daily personal chores
  - Who have written documentation from a doctor stating that PCA services are needed
  - Who have received prior approval from MassHealth to participate in the PCA program [CLICK HERE](#) to visit the MassResources’ website for more information.
Frail Elder Waiver
The Home and Community-Based Services Waiver (HCBS) is a program designed for low-income Massachusetts residents who are eligible for nursing facility or other institutional care, but desire to live at home. The aging network refers to this waiver as “The Frail Elder Waiver”. This waiver and program permits MassHealth members to receive the healthcare and support services they need at home instead of in an institution. MassHealth members MUST have a waiver in order for MassHealth to cover these services.

The older adult you are caring for is eligible for the Frail Elder Home and Community-Based Services Waiver if he/she:

- Is over the age of 60
- Is certified by the state as medically eligible for nursing home care
- Is able to live safely at home with one or more support services
- Meets the HCBS waiver income and asset limits

If the older adult is eligible, his/her needs will be assessed and the services needed will be determined by a representative of a Clinical Assessment and Eligibility (CAE) Program through the Aging Service Access Point (ASAP). Services offered under the Frail Elder Waiver vary widely, but typically include:

- Personal care services
- Housekeeping/chore services
- Laundry
- Home Health Aide
- Skilled nursing
- Companion services
- Supportive day program
- Home delivered meals
- Grocery shopping
- Transportation
- Wander response system
- Respite care
- Environmental accessibility adaptations
- Transitional assistance

Other Services MassHealth MAY Cover Besides Long-Term Care

MassHealth MAY cover the following services if the older adult is 65 or older, or has certain disabilities:

- Group Adult Foster Care
  CLICK HERE to visit the Assisted Living Facility section in our Housing CrossRoad for more information.
- Adult Foster/Family Care
  CLICK HERE to visit our Housing CrossRoad for more information.
- Adult Day Health/Adult Family Care
  CLICK HERE to visit our Respite CrossRoad for more information.