

MassHealth, Supplemental Security Income & Work

Public Health Insurance Fact Sheet 2025

What is MassHealth?

MassHealth is the Massachusetts (MA) Medicaid program that offers a wide range of health coverages for people with disabilities. MassHealth can be used as a stand-alone health plan or with another health plan, such as employer-sponsored health insurance or Medicare.

Which MassHealth plan comes with SSI?

Anyone who is entitled to Supplemental Security Income (SSI) is automatically eligible for Medicaid, which is MassHealth Standard in MA.

What Medicaid options do SSI beneficiaries have if their cash benefits are reduced to \$0?

SSI beneficiaries have the following options to continue Medicaid coverage when countable earnings reduce SSI cash benefits to \$0.

Option 1: 1619(b) Continued Medicaid Eligibility

1619(b) is an SSI work incentive. To qualify, a beneficiary's SSI monthly cash benefit must have been reduced to \$0 as a result of work income. Social Security also considers whether the beneficiary still:

- Meets the SSI disability standard
- Meets all SSI non-disability requirements (i.e., income and asset limits)
- Needs Medicaid to work
- Has insufficient income to replace SSI, Medicaid and any publicly funded attendant care services

For 1619(b) purposes, Social Security considers insufficient income to be when an SSI beneficiary grosses less than the threshold amount for their state. In Mass, the 2025 annual threshold amounts are: \$48,854 (disabled) and \$49,703 (statutorily blind).

There is no limit to how often SSI beneficiaries can go back and forth between SSI cash eligibility and 1619(b) Continued Medicaid eligibility, without having to reapply for Medicaid.

Option 2: MassHealth CommonHealth

This plan essentially provides the same health coverage as MassHealth Standard and is a good option for those who are ineligible for 1619(b).

MassHealth recently made changes to CommonHealth eligibility:

- Individuals aged 19-64
- Who are determined to have a disability
- Have gross household income above 138% of the Federal Poverty Level (FPL), currently \$1799.75 per month for a single individual or \$2,432.25 per month for a household of two.
- **No work requirement**
- **One-time deductible is no longer required**
- There is a sliding-scale monthly premium for MassHealth CommonHealth working or non-working disabled members, with a household income at or above 150% of the FPL. Monthly premium amounts are affordable and based on household income and household size.

Note: MassHealth CommonHealth has no resource or income limits for adults aged 19 through 64.

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