

MassHealth Plans for People with Disabilities

Public Health Insurance Fact Sheet 2025

MassHealth, the Massachusetts state Medicaid program, offers the following comprehensive health plans for people with disabilities:

- MassHealth Standard
- MassHealth CommonHealth

The plan an individual qualifies for will depend on their household size and earned and/or unearned income. Either of these MassHealth plans may be used alone or combined with other plans, e.g., Medicare and private health insurance. In some cases, MassHealth will cover items and services that other health plans will not, e.g., certain wheelchairs/scooters and personal care attendants. MassHealth may also pay private health insurance premiums and copays. (See MassHealth Premium Assistance later in this fact sheet.)

MassHealth Standard (Disabled)

To be eligible, a person must:

- Be ages 19 through 64
- Have a total household income at or below 138% of the Federal Poverty Level (FPL), which in 2025 is \$1799.75 per month for a single individual, or \$2,432.25 for a household of two.

Note: There is no premium with this plan.

Which MassHealth plan comes with SSI?

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

MassHealth Standard Resource Limit

Below Age 65: There is no resource limit for individuals with a disability under age 65.

Age 65 and over, the resource limit is:

\$2,000	Individual
\$3,000	Couple

MassHealth CommonHealth (Disabled)

This plan essentially provides the same health coverage as MassHealth Standard.

Who is eligible?

- Adults age 19 through 64 who have a disability and who are not income eligible for MassHealth Standard (income over 138% FPL).
- Adults age 65 and over are eligible to remain on MassHealth CommonHealth if they were enrolled in MassHealth CommonHealth for at least 10 years before turning age 65, whether or not they are currently employed.
- Adults age 65 and over who were not enrolled in MassHealth CommonHealth for at least 10 years prior to turning age 65 can be eligible for MassHealth CommonHealth if they:
 - Are working at least 40 hours per month or
 - Were employed at least 240 hours in the six-month period immediately preceding the month of application to MassHealth.
 - Meet a one-time deductible
- New in 2023: No work requirement for ages 19-64.
- New in 2023: The one-time deductible requirement for non-working individuals with a disability has been eliminated for individuals under 65. (See above for 65 or over).

MassHealth CommonHealth Premium

There is a sliding-scale monthly premium for working or non-working disabled or elderly members with a household income at or above 150% of the FPL. Monthly premium amounts are

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based on household income and household size and designed to be affordable.

Note: MassHealth CommonHealth has no resource or income limits for individuals with a disability regardless of age.

The MassHealth Premium Assistance (PA) program is for MassHealth members (both MassHealth Standard and CommonHealth) who have access to employer-sponsored health insurance from a job or from another source, such as household member(s). If qualified, the PA program may be able to help pay for the member's share of the health insurance premium. The PA program may also assist with other out-of-pocket costs such as copayments, deductibles, and coinsurance.

For more information on the MassHealth Premium Assistance Program:

Visit: <https://www.mass.gov/info-details/masshealth-premium-assistance-pa>

For information on how to apply:

Call the office of MassHealth Premium 4-Medicare-Savings-Programs-MSP-2025-MAAssistance toll-free at 1-800-862-4840 to apply for Premium Assistance.

For more information on MassHealth Plans:

Visit <http://www.mass.gov/masshealth>.

For information on how to apply:

Call MassHealth Customer Service toll-free at 1-800-841-2900. MassHealth will decide within 10 business days from receipt of application. At that time, MassHealth will either enroll, deny or request more information. It is important to fully complete the application, sign it, and provide any necessary documentation.

For more information about
Work Without Limits
Benefits Counseling
call toll-free

1-877-YES-WORK
(1-877-937-9675)

or visit
workwithoutlimits.org