

Health Safety Net Patient Frequently Asked Questions (FAQs)

11/21/07

1. What is the Health Safety Net?

The Health Safety Net is a fund set up to help pay for health services for certain low income uninsured and underinsured individuals. The Health Safety Net used to be called the Uncompensated Care Pool (UCP), or Free Care.

2. I had the Uncompensated Care Pool (UCP). Has it gone away?

The UCP has not gone away, the Health Safety Net replaced it on October 1, 2007. For many people, the Health Safety Net will be very similar to the Uncompensated Care Pool. You should talk to your hospital or community health center to see what services you can get from the Health Safety Net.

3. I was approved for the Uncompensated Care Pool. Do I have to reapply for the Health Safety Net?

No. Patients who were approved for the Uncompensated Care Pool will automatically be changed over to the Health Safety Net. You do not need to apply again. However, if you get a review form from MassHealth, be sure to respond so you will have no break in your services.

4. Where can I use the Health Safety Net?

You can use the Health Safety Net at hospitals and community health centers. However, at most hospitals, the doctors bill separately. The Health Safety Net will pay for hospital facility charges (for example beds, nurses, and equipment), but you may have to pay bills for the doctors and for services like lab tests and x-rays. Be sure to check with your doctor first if the Health Safety Net will cover all the services you receive, or just some.

5. How long will I be eligible for the Health Safety Net?

You may have Health Safety Net eligibility for up to a year, but you may receive review forms before the year is over. If you get review forms or any other forms asking for information, please complete them as soon as possible. If your address, phone number, health insurance, or income changes, you need to call the MassHealth office (1-888-665-9993) immediately to give them your new information.

6. Do I need to be a U.S. Citizen to be eligible for the Health Safety Net?

You do not need to be a U.S. Citizen to be eligible for the Health Safety Net. You do need to live in Massachusetts.

7. What are Health Safety Net - Primary and Health Safety Net - Secondary?

If you do not have any other insurance, and qualify based on income, you will have Health Safety Net - Primary. If you have other insurance, and qualify based on income, you will get Health Safety Net - Secondary. If you have Health Safety Net - Secondary, your other insurance will need to be first billed for health services you get before the Health Safety Net is billed.

8. I had Free Care/UCP at the hospital. What will happen with my hospital Free Care with this new Health Safety Net?

The hospital can check to see exactly what services you can get now. In many cases, the Health Safety Net will continue in the same way as your old Free Care. For specific information on what your hospital will be able to bill to the Health Safety Net, you should speak with your hospital.

9. How do I apply for the Health Safety Net?

You may apply using the MassHealth application called the Medical Benefit Request (MBR) form. You can get a paper application by calling MassHealth at 1-800-841-2900 or meet the financial counselors at your local hospital or community health center for help with the application.

10. I have a letter that says I am eligible for Commonwealth Care. What happens if I do not enroll in Commonwealth Care? Can I still get health services from the Health Safety Net?

If you are eligible for Commonwealth Care but have not enrolled, you will receive a letter that will explain that you will have 60 days of HSN eligibility to enroll in a Commonwealth Care plan. If you do not enroll within that time period, you will no longer be eligible for HSN. If you have not yet been determined eligible for Commonwealth Care, but are applying now, you will have 90 days of HSN eligibility to enroll in a Commonwealth Care plan.

11. I have a deductible listed for my Health Safety Net. Where should I send that payment?

You can pay your deductible to the hospital or community health center after you get services. The hospital or community health center will bill you for the amount that you owe. It is very important to keep track of your payments so that you have a record of when you reach your deductible.

12. I have Medicare. Am I still eligible for the Health Safety Net?

Yes, if you have Medicare, the Health Safety Net can still pay for services that Medicare does not cover, as long as you get the care at a hospital or community health center. The Health Safety Net pays for your services after Medicare or any other insurance you may have has already been billed.

13. What are the co-payments for the Health Safety Net?

Patients who use the Health Safety Net may have to pay co-payments for some services. The rules for co-payments are:

- a. Patients who are less than 19 years old do not have to pay co-payments.
- b. Patients who are under 101% and over 200% of the Federal Poverty Level (FPL) only have to pay co-payments for prescription drugs.
- c. Patients do not have to pay co-payments for services they get at community health centers, hospital licensed health centers, school-based health centers, and satellite clinics, except for co-payments for prescription drugs.

Co-payment amounts are:

<i>Service</i>	<i>Amount</i>
Outpatient	\$5
Inpatient Admission	\$50
Emergency Room Visit	\$50 - waived if admitted to hospital
Pharmacy	\$1 generic/ \$3 brand-name

14. I can't afford to pay the co-payment to the hospital for my visit. What should I do?

If you cannot afford the required hospital co-payment, you can talk to your hospital about getting a payment plan.

15. Where can I fill my prescriptions with the Health Safety Net?

You can fill your prescriptions at the hospital or community health center where you saw your doctor if there is a pharmacy available. The Health Safety Net will not pay for prescriptions you get filled at a local pharmacy (for example, CVS, Walgreens, etc.).

16. I have private insurance with a high hospital deductible. Am I eligible for the Health Safety Net?

Yes, as long as you qualify based on your income. Your provider will first bill your insurance for services. Then your provider will bill you for any deductible required for the Health Safety Net. Only afterwards, will the hospital be able to bill the Health Safety Net for the deductible that your insurance has. The Health Safety Net will pay for deductibles and coinsurance, but not for co-payments required by private insurance plans.

17. I had Commonwealth Care, but did not pay my premium. Am I eligible for the Health Safety Net?

No. Patients who fail to pay their Commonwealth Care premiums, are not eligible for the Health Safety Net. You may be able to work out a payment plan with the Connector, even after termination. Please contact the Connector at 1-877-MA-ENROLL for more information.