



Autism Insurance  
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## **Autism Insurance and Mass Health – Time Sensitive Information July, 2013**

Mass Health is not subject to the autism insurance law known as ARICA. But for some people with Mass Health there is an upcoming window to purchase private insurance policies with financial assistance that covers some, or potentially all, of the cost of the policy. These private insurance policies are purchased through Commonwealth Choice, and are subject to the autism insurance law (aka ARICA). By purchasing a policy, people with just Mass Health are able to access the benefits mandated by ARICA. **The window to purchase private insurance policies through Commonwealth Choice is July 1- August 15.**

MassHealth has a premium assistance program which can help pay for private insurance premiums. This program is called MassHealth Standard and CommonHealth Premium Assistance Program (MSCPA). To obtain private insurance through Commonwealth Choice, utilizing premium assistance, first contact the premium assistance program for an application and direction regarding how to proceed. It is important to do this as early as possible, to ensure Premium Assistance is in place by the time the Commonwealth Choice policy becomes effective.

Premium Assistance contacts are Lekecia Powell-Watkins at 617-886-8263 and Samantha Laskey at 617-886-8058. They can verify how much premium assistance is available for individuals and a family, process the application and coordinate a start date for the private insurance.

Once you have confirmed how much premium assistance is available and coordinated a start date, contact the Commonwealth Choice Program and select a private insurance carrier that is affordable for you and best meets your family's needs. We recommend applying on-line for coverage, and are available to assist people with the process. To contact Commonwealth Choice, go to [www.mahealthconnector.org](http://www.mahealthconnector.org) or call 1-866-636-4654.

Suggestions for Applying for Commonwealth Choice:

- Take into account the insurance needs of the entire family. If there are questions about the status of a family member's MH, assistance can be obtained by calling the Health Care for All Helpline (800 272 4232).
- Does the parent want to apply for Commonwealth Choice for just the child or the entire family?

- Families will want to select a Commonwealth Choice plan carefully. Most will want a plan that enables them to keep current medical providers as well that will enable their child to access services through ARICA.

In short, before applying for Commonwealth Choice, the family needs to know how much premium assistance they have and what the cost of the insurance plans are

Once you receive the on-line confirmation from Commonwealth Choice, you can fax it to premium assistance (617-886-8400 Attn: LeKecia or Sam) or e-mail it to [Lekecia.Powell-Watkins@Umassmed.edu](mailto:Lekecia.Powell-Watkins@Umassmed.edu) or [Samantha.Laskey@Umassmed.edu](mailto:Samantha.Laskey@Umassmed.edu) . It is a good idea to follow-up with a phone call to premium assistance 3 business days after submitting forms to confirm that all materials were received and they have everything they need.

For more information about the Autism Insurance Law, contact the Autism Insurance Resource Center, go to [www.disabilityinfo.org/arica](http://www.disabilityinfo.org/arica) or contact us at [info@disabilityinfo.org](mailto:info@disabilityinfo.org). We can be reached by phone at 781-642-0248 or 1-800-642-0249.