

## Health Safety Net and Co-Payments: Which Patients Have Co-Pay Requirements?

Program	Co-payment Requirements
MassHealth	<ul style="list-style-type: none"> <li>• The only co-pays for MassHealth patients are               <ul style="list-style-type: none"> <li>• pharmacy co-pays of \$1 on generic and \$3 on brand name</li> <li>• \$3 co-pays on acute inpatient stays</li> </ul> </li> <li>• Even if the patient is in a category of MassHealth that has Health Safety Net (HSN) Secondary, <b><u>they can't use HSN for their MassHealth co-pays.</u></b></li> <li>• Pharmacies (hospital, health center, or retail pharmacies) will ask MassHealth patients for their co-pay, although they are bound by MassHealth regulation to provide the medications even if the patients can't pay.</li> </ul>
MassHealth Premium Assistance	<ul style="list-style-type: none"> <li>• Patients on Premium Assistance with private insurance, where MassHealth pays their private insurance premiums, have HSN Secondary but only for non-covered services, co-insurance, and deductibles. <b><u>They can't use HSN for their private insurance co-pays.</u></b></li> </ul>
Commonwealth Care	<ul style="list-style-type: none"> <li>• Commonwealth Care patients on Plan Type 1 (under 100% FPL) only have pharmacy co-pays of \$1 and \$3.</li> <li>• Commonwealth Care patients on Plan Types 2,3, and 4 (101% - 300% FPL) have co-pays for most visits, including ED visits, pharmacy, office visits to hospitals and health centers, and specialty visits (there are some exceptions, such as prenatal care and family planning visits.)</li> <li>• Practices should be able to view patients' co-pay requirements on their insurance cards, or in the same systems that are used to find co-pay requirements for privately insured patients.</li> <li>• Commonwealth Care patients only have HSN Secondary to cover dental services; <b><u>they can't use HSN for their Commonwealth Care co-pays.</u></b></li> <li>• Pharmacies (hospital, health center, or retail pharmacies) will ask Commonwealth Care patients for their co-payments, and they are NOT bound to provide the medications if the patients can't pay.</li> </ul>

Health Safety Net	<ul style="list-style-type: none"> <li>• Currently, patients who only have HSN do not have any co-pays.</li> <li>• HSN co-pays were supposed to go into effect on 12/1, but have been delayed until <b><u>March 3<sup>rd</sup>, 2008</u></b>. More information coming soon.</li> </ul>
Private Insurance	<ul style="list-style-type: none"> <li>• Patients with private insurance who are low income may qualify for HSN Secondary.</li> <li>• HSN Secondary will cover services that are not covered by the private insurance, and any private insurance co-insurance or deductibles.</li> <li>• Although Free Care used to cover private insurance co-pays, <b><u>HSN Secondary WILL NOT cover private insurance co-pays.</u></b> Practices that see patients with private insurance and HSN should collect the private insurance co-pays. Patients who want to apply for HSN just to cover their private insurance co-pays should not bother completing an application.</li> </ul>
Medicare	<ul style="list-style-type: none"> <li>• Patients with Medicare who are low income may qualify for HSN Secondary.</li> <li>• HSN Secondary will cover services that are not covered by Medicare, and any co-insurance, deductibles, or co-pays.</li> <li>• If a Medicare patient also has a private health plan, HSN Secondary will cover services that are not covered by Medicare or the private health plan, and any private health plan co-insurance, deductibles, or co-pays.</li> <li>• <b><u>Medicare patients are the only patients who may use HSN Secondary for their co-pays,</u></b> whether they are Medicare co-pays or private insurance co-pays.</li> <li>• Medicare patients who are not enrolled in a Part D plan may use HSN to cover their medications at the hospital and health center pharmacies.</li> </ul>