

How To Apply for Health Insurance

WE CAN HELP ANSWER YOUR QUESTIONS

Call us at **617-665-1100** or see us in person.

Our offices are open Monday – Friday. To find out our hours and locations, visit www.challiance.org/insurance. Our financial counselors speak many languages and are ready to help you understand your health insurance.

WHAT ARE MY HEALTH INSURANCE CHOICES?

The options are different for every person. They are based on things like income, age and residency status.

Insurance options include:

Private health insurance plans

Some people get this health insurance through their work.

Government-funded health programs:

- **Mass Health (Medicaid)** is a program that provides comprehensive health insurance or help paying for private health insurance.
- **Medicare** is a federal program for people 65 or older, or people under 65 with certain disabilities.
- **Health Safety Net** is a state program that helps people who are not eligible for other programs.
- **Qualified Health Plans** is a state program that offers additional funding for the federal Affordable Care Act.

WHAT DO I NEED TO APPLY?

All programs require you to show proof of your annual household gross income. This may be through:

- Payroll stubs
- Record of social security payments
- Letter from your employer
- Most recent tax returns (if self employed)
- Unemployment award letter
- Child/Alimony support

Anyone can apply for these programs regardless of their citizenship or immigration status. But, eligibility for certain programs require proof of citizenship or immigration status, such as:

- US passport
- Mass ID and birth certificate
- Certificate of Naturalization
- Legal permanent resident card

FINANCIAL ASSISTANCE PROGRAMS IN MASSACHUSETTS

Massachusetts has several low-cost programs that may pay for health care for you and your family. Many of these programs can cover the cost of:

- Doctor Visits
- Hospital Services
- Prescription Drugs
- Mental Health, Alcohol, and Drug Abuse Treatment
- Emergency Care

NEED A DOCTOR?

Call **617-665-1305** or visit www.challiance.org/beapatient to find a new doctor at CHA.

OTHER COMMUNITY RESOURCES

MassHealth
1-888-665-9993

Health Connector
1-877-623-6765 (1-877-MA-ENROLL)

Health Safety Net Office
1-877-910-2100

Insurance Partnership
1-800-399-8285

Children's Medical Security Plan
1-800-909-2677

Child Care
1-800-345-0131

Food Stamps
1-800-249-2007

Prescription Advantage
1-800-AGE-INFO

**Health Care
for All Consumer Helpline**
1-800-272-4232

DOCUMENTS NEEDED TO APPLY FOR MASS HEALTH, QUALIFIED HEALTH PLANS OR HEALTH SAFETY NET

I. **Proof of Citizenship.** If you are a citizen you must provide the following:

a. Level 1:

1. US Passport, or
2. Certificate of Naturalization (DHS forms N-550 or N-570), or
3. Certificate of US Citizenship (DHS forms N-560 or N-561)

b. Level 2:

If you can't get proof from level 1.

You also need to provide proof of identity together with citizenship:

1. US birth certificate issued before 5 years of age, from one of the 50 US States or US territories or outlying possessions (with appropriate dates)
2. Report of birth abroad of a US Citizen (form DS-1350, FS-240 or FS-545)
3. US Citizen ID card (INS Form I-197 or I-179). This has to be provided together with proof of citizenship from Level 2.
 - Current state driver's license with picture
 - State ID with picture
 - Certificate of Indian Blood or other US American Indian or Alaska Native tribal document with your picture
 - School ID card with picture
 - US military card or draft record
 - ID card issued by federal, state or local government with picture
 - Military dependent's ID card
 - US Coast Guard Merchant Mariner card

For children under 16, you can provide Birth Certificate with Affidavit signed by a parent or guardian.

If you are not a US citizen, you need to provide proof of legal immigration status, like a legal permanent resident card or TPS card, if any.

II. **Proof of Income**

a. Unearned Income

One of the following showing gross income from each income source:

- 2 recent unemployment stubs or award letter
- Statement from the company issuing the payment or benefit
- The most recent Form 1040 (income tax) with any attachments

b. Earned Income

Needs to show gross income and HRS worked per pay period:

- 2 recent pay stubs
- Most recent taxes if self-employed or rental income
- Letter from your employer, if paid in cash

III. **Proof of Identity**

- MA ID or Drivers License
- Utility bill in your name (less than 60 days old)
- Lease in your name
- Bill with address and a notarized Affidavit confirming your situation