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.
# Document 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)
     - 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**
- **Lease in your name**
- **Bill with address and a notarized Affidavit confirming your situation**