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MassHealth for Seniors: Information About Available Options

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What comes to mind when you hear “[MassHealth](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/gov/departments/masshealth/)”? Some people may think of it as a transitional health insurance program or one that helps people with disabilities and other longer-term health needs.

But what many don’t know is that MassHealth, which is administered by the Massachusetts [Executive Office of Health and Human Services (HHS)](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/), provides a number of services for seniors as well. MassHealth considers each applicant’s specific health, financial, family, and housing situation and offers a range of options and advice through [MassHealth Customer Service](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/provider/insurance/masshealth/claims/customer-services/masshealth-customer-service.html) on how to select what’s best for each senior in the Commonwealth.

**MassHealth Coverage for Seniors**

For those who qualify, [MassHealth benefits](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/elders/healthcare/masshealth/masshealth-benefits.html) can include:

* Prescriptions;
* Hospital stays;
* Office visits;
* Long-term care (in-home or in a facility); and
* Payment of Medicare Part B premiums, deductibles, and copayments.

Seniors who have long-term care insurance may be eligible for MassHealth, as well as [exemptions](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/elders/healthcare/masshealth/ltc-exemptions/) from some [eligibility and recovery rules](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/elders/healthcare/masshealth/ltc-exemptions/masshealth-exemptions-for-which-you-might-qualify.html).

**MassHealth Information for Seniors**

A good place to start is [MassHealth information for seniors](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/elders/healthcare/masshealth/), which provides an overview of the program, as well as links to more detailed information.

Seniors can also learn about specific programs and eligibility through [applications and member forms](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/consumer/insurance/masshealth-apply/applications-and-member-forms.html), many of which are available in Spanish and large-print versions. Key documents include:

* [Senior Guide to Health-Care Coverage](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/saca-1-english-mb.pdf) ([large print](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/saca-1-english-lp.pdf)) ([Spanish](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/saca-1-spanish-mb.pdf));
* [Application for Health Coverage for Seniors and People Needing Long-Term Care Services Instructions](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/saca-2-english.pdf) ([large print](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/saca-2-english-lp.pdf)) ([Spanish](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/saca-2-spanish.pdf));
* [Long-Term Care Supplement application](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/ltc-supp.pdf) ([Spanish](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/ltc-supp-sp.pdf)) ([IRS Request for Copy of Tax Return](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/irs-4506.pdf) form to include with application); and
* [MassHealth Buy-In application](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/mhbi-1.pdf) ([large print](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/docs/masshealth/membappforms/mhbi-1-lp.pdf)).

**Additional MassHealth Resources for Seniors**

If you need additional help, seniors and family members can call [MassHealth Customer Service](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/eohhs/provider/insurance/masshealth/claims/customer-services/masshealth-customer-service.html) at (800) 841-2900 (TTY: [800] 497-4648 for people who are deaf, hard of hearing, or speech disabled).

Information is also available through [Serving the Health Insurance Needs of Everyone (SHINE)](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/elders/healthcare/shine/serving-the-health-information-needs-of-elders.html), which is part of Massachusetts’ [Executive Office of Elder Affairs (ELD)](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/elders/). Certified SHINE counselors help people understand their health-care options, including offerings from MassHealth, Medicare, Medicaid, and other programs. These advisors can provide information over the phone, by email, and in person at locations throughout the state. To talk to a SHINE counselor or find one near you, call (800) AGE-INFO or use the [SHINE by town](https://wayback.archive-it.org/1358/20150424194042/http%3A/www.mass.gov/elders/docs/medicare-d/shine-by-town.pdf) directory.

As you learn about MassHealth options for seniors, keep in mind that eligibility varies with each applicant’s situation. Before applying for MassHealth, elders and those who care for them can take advantage of available resources and speak to someone who is knowledgeable about the process.

**Have a question about MassHealth for seniors? Comment below or tweet us**[**@MassGov**](https://wayback.archive-it.org/1358/20150424194042/https%3A/twitter.com/MassGov)**.**

 Written By:

##### [mass.gov staff](https://wayback.archive-it.org/1358/20150424194042/http%3A/blog.mass.gov/blog/author/mass-gov-staff/)