

The Children's MEDICAL SECURITY PLAN

The Children's Medical Security Plan (CMSP) provides access to primary care and preventive services for children and adolescents through a health insurance program. Because of the Health Access Law, in October 1996 CMSP was able to expand to include adolescents through age 18. Previously, CMSP was available only to children 12 years of age or younger.

Service Components

Any child age 18 or younger who lives in Massachusetts and is uninsured for primary or preventive health care can be enrolled in CMSP. The amount a family contributes for a monthly premium is based on family size and household income. For example,

- Family of four earning \$32,100 or below No monthly charge
- Family of four earning \$32,101 - \$64,200 \$10.50 per child per month (family maximum \$31.50)
- Family of four earning \$64,201 or above \$52.50 per child per month

Income Guidelines Household Chart

See attached sheet.

Covered benefits

With no co-payment

- well child check-ups
 - immunizations
 - family planning services

With co-payment of \$1 - \$5 (depending on family size and income)

- office visits when child is sick or hurt
 - specialty consultations ordered by the child's doctor
 - emergency care up to \$1,000/child/year
 - lab tests, x-rays, and other diagnostic tests
 - outpatient mental health care up to 13 visits per year
 - durable medical equipment up to \$200/child/year

Prescription medicines

- up to \$100 per child/year

Unique Characteristics

Members are enrolled through UniCare Life and Health Insurance Company, the contracted plan administrator. Enrolled members receive a health card which they use at medical provider's offices, community health centers, hospitals, family planning clinics, and pharmacies. The plan administrator also handles medical provider relations

including claims processing.

The Massachusetts Department of Public Health (MDPH) administers CMSP pursuant to M.G.L. Chapter 111, Section 24G.

Enrollment and Customer Service

Families can enroll children immediately or request an application by calling the UniCare Customer Service Center at **1-800-909-2677**.

Two recent paycheck stubs will be required to verify current income.

New Features of Program

For further information contact:

Massachusetts Department of Public Health (617) 624-6065

The amount a family contributes for coverage under the Children's Medical Security Plan is based on family size and income as detailed in the chart below. To use the chart, find the family size in the left column, then follow that row across to total household income before taxes. The family's contribution appears at the bottom of that column.

<p style="text-align: center;">Family Size</p> <p>Include yourself, your spouse, your children regardless of age, and any other dependents.</p>	<p style="text-align: center;">1997 Income Guidelines for The Children's Medical Security Plan</p> <p style="text-align: center;">Total Household Income Before Taxes are Taken Out</p>
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1	\$15,780 or below	\$15,781 - \$31,560	\$31,561 or above
2	\$21,220 or below	\$21,221 - \$42,440	\$42,441 or above
3	\$26,660 or below	\$26,661 - \$53,320	\$53,321 or above
4	\$32,100 or below	\$32,101 - \$64,200	\$64,201 or above
5	\$37,540 or below	\$37,541 - \$75,080	\$75,081 or above
6	\$42,980 or below	\$42,981 - \$85,960	\$85,961 or above
7	\$48,420 or below	\$48,421 - \$96,840	\$96,841 or above
<i>Premium</i>	No Charge	\$10.50 per member per month Maximum charge: \$31.50 per family per month	\$52.50 per member per month
<i>Deductible</i>	None	None	None
<i>Preventive Care</i>	No Charge	No Charge	No Charge
<i>Sick Visits</i>	\$1.00	\$3.00	\$5.00
<i>Prescriptions*</i>	\$3.00 Generics \$4.00 Brand Name Medicines	\$3.00 Generics \$4.00 Brand Name Medicines	\$3.00 Generics \$4.00 Brand Name Medicines

*Plan covers prescription medicines up to \$100 per year per child at retail price.

New Features of the Children's Medical Security Plan

- CMSP families get their children's prescription drugs quickly, affordably, and conveniently through the

PharmacyAccess system.

Families no longer need to pay for their prescriptions in advance and then wait to be reimbursed. With PharmacyAccess, CMSP members just bring their CMSP card and prescription to a network pharmacy and pay the \$3 or \$4 co-pay. The pharmacist bills CMSP directly. CMSP has a prescription drug benefit of \$100 for each child per benefit year.

- CMSP reimburses families for up to \$200 per child per year for durable medical equipment. Families purchase, rent, or repair durable medical equipment and then submit paper claims to UniCare to be reimbursed. **NOTE: Durable medical equipment is not part of the PharmacyAccess program.**

The \$200 Durable Medical Equipment (DME) benefit can be used to purchase eyeglasses, or to purchase, rent or repair hearing aids. This DME benefit is limited to \$200 per benefit year per child. The benefit year begins July 1 of each year.

- Families will be reimbursed for blood glucose monitoring strips. For more information, call UniCare.
- CMSP will pay for eye exams when there is injury or disease to the eye, or the child needs to be tested for eyeglasses.
- Families can enroll children in CMSP while waiting for MassHealth to process their Member Benefit Request (MBR or application). CMSP will enroll the child for 45 days while MassHealth determines eligibility. All parents and children eligible for MassHealth are encouraged to complete the MBR to enroll in MassHealth or CMSP
- The fact sheet is available in the following languages: English, Spanish, Khmer, Vietnamese, Cantonese, Russian, French, and Portuguese.
- Customer Service Representatives can assist English-, Portuguese-, Spanish-, Russian-, and Italian-speaking callers, and use the AT&T Language line for all other callers.

[Division of Maternal, Child and Family Health](#)