

## DID YOU KNOW...

### MASSHEALTH/COMMONHEALTH IS A HEALTH INSURANCE PROGRAM FOR WORKING PEOPLE WITH A DISABILITY.

- MassHealth/CommonHealth members have access to the same benefit package as MassHealth Standard members.
- MassHealth/CommonHealth does not have income or asset limitations.
- If you work at least 40 hours a month—part time, full time or self employed—your MassHealth benefits will not change.
- You can use it alone if you are not eligible for health insurance from your employer.
- You can use it in addition to employer-sponsored health insurance for items and services they don't cover.
- Sliding-scale monthly premiums are based on income.

“ With CommonHealth, I was able to go back to work at my own pace. ”

— Lyn, Human Services professional

### SOCIAL SECURITY AND SSI BENEFITS ARE MORE FLEXIBLE THAN EVER.

- Work incentives like a trial work period and easy reinstatement of benefits let you test out working without risking your benefits.
- Rules on income caps, deductibles and assets are more favorable than before.
- You'll have more flexibility to pursue your career goals and vocational training.
- A **Benefits Specialist** can help with your individual benefits planning.

## YOU'VE GOT QUESTIONS, WE'VE GOT ANSWERS!

### Benefits Specialists:

*Berkshire, Essex, Franklin, Hampden, Hampshire, Norfolk, Middlesex and Worcester counties:*

**Resource Partnership – BenePLAN**  
(877) 937-9675 x14

*All other Massachusetts counties:*

**Mass Rehab Commission – Project IMPACT**  
(800) 734-7475

**Massachusetts Rehabilitation Commission:**  
(800) 245-6543

**Career Centers:**  
(877) US2-JOBS or [www.mass.gov/careercenters](http://www.mass.gov/careercenters)

**Massachusetts Statewide Independent Living Council**  
[www.masilc.org](http://www.masilc.org)

**Massachusetts Commission for the Blind:**  
(800) 392-6450 or TDD (800) 392-6556

**Massachusetts Department of Mental Health**  
(800) 221-0053  
**Clubhouse Coalition** [www.maclub.org](http://www.maclub.org)

**Massachusetts Department of Mental Retardation**  
(888) 367-4435

[www.masschec.org](http://www.masschec.org)



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[www.mi-ceo.org](http://www.mi-ceo.org)



Executive Office of Health & Human Services  
Center for Health Policy and Research, UMass Medical School  
Institute for Community Inclusion, UMass Boston

YOU DON'T HAVE TO CHOOSE BETWEEN WORK AND YOUR WELL-BEING IF YOU ARE A PERSON WITH A DISABILITY

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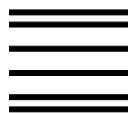
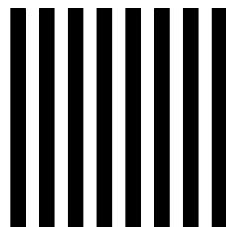
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## PROGRAMS NEAR YOU CAN HELP WITH JOB TRAINING, SEARCHES AND SUPPORTS.

### Massachusetts Rehabilitation Commission

Vocational assessment, training, job placement and other supports.

### Career Centers

Local one-stop shops for all your job search needs.

### Clubhouses

Community-based employment, housing, education and mental health services for people with a psychiatric disability.

### Independent Living Centers

Community-based information, advocacy, referrals, peer counseling and independent living skills training.

### Massachusetts Commission for the Blind

Vocational supports for people with a visual impairment.

### Massachusetts Department of Mental Health

### Massachusetts Department of Mental Retardation

**To contact a resource, see phone list on back!**



Maybe you've thought about working, or working more than you are now. But you have questions. Will your earnings affect your benefits? What about your health insurance? Where can you get vocational services to help you find and keep a good job?

First, MassHealth CommonHealth has you covered. CommonHealth provides health insurance for people with disabilities who are working.

Second, you can learn how your earnings will impact your benefits by meeting with a Benefits Specialist.

Third, there are programs in your area that provide vocational training, job placement and job support services.

Maximize your independence and make the most of your abilities. Grow your social network and learn new skills. Earn and build assets. You have a lot to offer an employer and a lot to gain by working!

**“With CommonHealth coverage, I've had the flexibility to pursue my career goals.”**

– David, IT Professional



When he first began working, David, an IT Web Specialist with a physical disability, had employer-sponsored health insurance.

But it didn't cover all his needs.

So David used CommonHealth as supplemental insurance to cover items like personal care services and durable medical equipment. “Without CommonHealth, the maintenance of my wheelchair alone would cost over \$500 a month,” says David. When he became self-employed, CommonHealth became David's primary coverage. As a consultant with a shifting monthly income, David liked the program's sliding-scale premium. “Not having to worry about health insurance has been huge,” says David.



Lyn, a Human Services professional with a psychiatric disability, moved in and out of work for years. But in 2000, she finally found herself on a

steady path when a volunteer position grew into a paid job. “I was able to stay in treatment with CommonHealth coverage,” Lyn says, “And staying in treatment enabled me to do all these other things!” Settled in her job, Lyn even earned a master's degree. “Mass Rehab helped with things I needed for college, like a desk,” explains Lyn. Now employed half-time and teaching, Lyn uses CommonHealth as her primary insurance. “I don't have to stay poor to have coverage,” Lyn says.

## \$5 FOR YOUR THOUGHTS!

We want to know if this brochure was helpful. Complete and mail this survey card, and we'll send you a \$5 Dunkin Donuts coupon. Or go online for the brochure and survey at [www.masschec.org](http://www.masschec.org)

### 1. What new information did you learn from reading the brochure (check all that apply):

- CommonHealth has no income or asset limits.
- CommonHealth has no income limit.
- There are services available to assist with job training, job placement and job supports.
- There are Benefits Specialists who can help with individualized plans on how work will impact your benefits.

### 2. Are you currently working in a job for pay?

- Yes
- No

### 3. Does the information in this brochure make a difference in how you think about working?

- A lot
- Some
- Not at all

### 4. How likely are you to contact any of the resources listed in the brochure?

- Very
- Somewhat
- Not likely

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

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