# Health Care and Insurance Coverage

*Last Updated: September 2, 2020 at 3:45 PM EST*

## Resources

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| **Massachusetts Health Connector**                         | The Massachusetts Health Connector has ended its special open enrollment period, but those with qualifying life events can still apply. For information about applying for health insurance through the Health Connector, visit their COVID-19 Resources & Information page.  
If you are unable to afford your premiums, you can apply for a financial hardship waiver or premium reduction.  
If you need help signing up for coverage, call customer service at 1-877-623-6765 (TTY 1-877-623-7773).                                                                                       |
| **Help Shopping for Coverage on the Health Connector**     | The Health Connector Resource Center has a collection of documents to provide guidance in shopping for insurance on the Health Connector, comparing plans, and understanding what subsidies you may be eligible to receive.  
You can also use the Health Connector Help Center for help getting started.                                                                                                              |
| **MassHealth**                                             | Current and potential MassHealth members can find information on coverage during the COVID-19 response here. If you have MassHealth and have questions about your coverage, please call the MassHealth Customer Service Center at (800) 841-2900 or TTY: (800) 497-4648.  
To apply for MassHealth complete an online application or call Health Connector Customer Service at 1-877-623-6765 (TTY 1-877-623-7773). This guide to the types of MassHealth coverage explains further what kind of coverage you may be eligible to receive. |
| **Health Care For All’s Health Insurance Helpline**        | Health Care For All’s Health Insurance Helpline is an excellent source for help with health insurance applications. The Health Care For All Helpline is the only statewide, multilingual phone service that helps Massachusetts residents at all income levels. Call the Helpline at 1-800-272-4232.  
Health Care For All has also created a reference with commonly asked questions about health insurance during COVID-19.                                                                 |
<p>| <strong>Private Health Insurance Carriers</strong>                     | If you need to contact your health insurance carrier for information related to COVID-19 and coverage, you can click here to find contact information and instructions specific to your carrier.                                     |</p>
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<td>Group Insurance Commission (GIC)</td>
<td>The GIC provides health insurance to the Commonwealth’s employees and retirees, and their dependents and survivors. During the COVID-19 response, current or prospective members should visit the GIC’s COVID-19 webpage for further information and use this online contact form for questions.</td>
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<td>Attorney General’s Health Care Division</td>
<td>If you have a problem with health insurance claims or medical bills or think you might be the victim of a scam, the Attorney General’s Health Care Division may be able to help. Call the Health Care Helpline at (888) 830-6277 or click here to file a health care complaint online.</td>
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<td>Help for Families with Children Receiving Home- and Community-Based Behavioral Health Services</td>
<td>Behavioral health services are essential services and will continue to be delivered to MassHealth members. MassHealth developed this resource to help families understand how their children will continue to receive home and community-based behavioral health services during COVID-19. Many Massachusetts private health insurance plans also now cover certain Behavioral Health services for Children and Adolescents (BHCA). Check with your insurance plan or your employer’s human resources department to find out if your health insurance will cover these services. The Children’s Mental Health Campaign created a helpful fact sheet on these benefits.</td>
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<td>Face Coverings and Masks</td>
<td>Face coverings are required both indoors and outdoors in public spaces where social distancing is not possible. Click the links to read the text of the Governor’s order and guidance from the Department of Public Health. DPH has also created a helpful video and advisory with more information about proper use of masks and face coverings.</td>
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<td>Telephone and Internet Connectivity</td>
<td>Options for free or low-cost wireless and WiFi are listed here. The Massachusetts Dept of Broadband and Telecommunications has also provided additional information about how broadband and telephone providers are responding during COVID-19.</td>
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**FAQs**

**How can I get care from my providers during the COVID-19 pandemic?**

As reopening continues, more providers are open for in-person services. Non-essential, elective procedures can resume. Click here to read the text of the Commissioner of Public Health’s order related to elective procedures and here for specific guidance from DPH.

Even though some in-person care has resumed, many providers are still available to provide services using telehealth. Contact your health care provider to discuss the phone or video options available for your needs. Most insurers, the Group Insurance Commission, and MassHealth are covering medically necessary telehealth services (including telephone and live video) from in-network providers.
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If you are concerned about your ability to access the internet, see the resources section above for free or low-cost options that may be available to you. To understand your health insurance benefits and any changes related to COVID-19, please contact your health plan. Click here to read the Governor’s order related to telehealth coverage and here to read the MassHealth All Provider Bulletin related to telehealth coverage. MassHealth will continue to offer enhanced access to telehealth for its members at least through December 31, 2020.

How can I get tested for COVID-19? How much will it cost?

Massachusetts’ Stop the Spread initiative offers free COVID-19 testing in communities with high infection rates. The communities that are a part of the Stop the Spread initiative are Agawam, Brockton, Chelsea, Everett, Fall River, Framingham, Holyoke, Lawrence, Lowell, Lynn, Marlborough, Methuen, New Bedford, Randolph, Revere, Salem, Saugus, Springfield, Taunton, Winthrop, and Worcester. Testing is available to all residents of Massachusetts at these locations whether or not they have symptoms. Check the Stop the Spread website for information about the location of testing sites.

There are several other resources available for assessing your symptoms and getting tested. If you think you might have COVID-19, you can use this free online tool to assess your symptoms. You can also contact your health care provider to find out how you can receive a coronavirus test and your health plan to see if your test will be covered. If you do not have insurance, COVID-19 testing will be provided at no charge to you. You can access an interactive testing map and a full list of testing sites in Massachusetts here. More information about COVID-19 testing and answers to frequently asked questions can be found here.

I have a prescription for a chronic condition. How can I make sure I maintain access to my medication?

Pharmacies can dispense a larger supply than normal to allow individuals to maintain access to treatment for chronic conditions. When going to the pharmacy, ask if you can fill your prescriptions for 90 days. This may not be possible for some medications. If you are at high-risk, try to use a mail-order service instead of picking up prescriptions in person.

Health Care For All maintains information for people with MassHealth, the Health Safety Net, and Medicare on how to access prescriptions during COVID-19. Click the following links for the prescription access fact sheet in English, the fact sheet in Spanish, or the fact sheet in Portuguese. If you have private insurance, please contact your health plan to understand your prescription drug benefits during COVID-19. You can find the customer service number on your health insurance card.

What should I do if I have a toothache or a dental emergency?

Health Care For All has compiled answers to questions regarding what kinds of dental treatment you may receive right now, where to go if your dentist’s office is closed, and what to do if you don’t have dental insurance. Click the following links for information on dental care in English, information on dental care in Spanish, and information on dental care in Portuguese.

I have a loved one in a hospital or residential facility. Can I visit them?

Hospitals are still operating under restricted visitor policies. Although we have entered Phase 3 of reopening, these policies remain in place until further notice. Patients may be allowed 1-2 visitors who will be screened for symptoms and will have to wear a face mask.

Assisted Living Residences (ALRs), nursing homes, and rest homes are following state guidelines released on July 20th. While nursing facilities are encouraged to help residents stay in touch with loved ones using electronic methods for communication (such as Skype and FaceTime), facilities may allow in-person visitation in designated outside spaces. Visitors must wear a mask or face covering for the entire visit and stay 6 feet
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apart from the residents. Residents must be accompanied by a trained staff member for the duration of the visit. For compassionate care situations, visitors are permitted inside the nursing facility, but must be restricted to a specific room with the resident. All visitors are subject to screening for COVID-19 symptoms.

You can also call the Nursing Home Family Resource Line at 617-660-5399 for information about nursing home or rest home care during the COVID-19 outbreak. The resource line is available 9:00 AM - 5:00 PM, Monday - Friday.

If you are concerned about your loved one staying in a nursing home, rest home, or ALR and are considering moving them home during this time, this guidance provides resources and steps to take to support you in making this complex decision.

I was getting care through my college or university. How do I continue treatment now that I am off-campus?

You can continue treatment using telehealth (care over the phone or video). During the COVID-19 response, all licensed nurses, social workers, psychologists, and medical doctors can use telemedicine across state lines for established patients who are enrolled in a Massachusetts college or university. Click here to read the Governor’s order about providing telemedicine to established college students.