

ECOB Can Help

The Enhanced Coordination of Benefits Program (ECOB), a specialized UMass Medical School program, works with MassHealth to help supplement its members' health care coverage with private insurance.

We help sick or disabled MassHealth members and their families gain access to private health insurance through an employer, spouse, parent, or individual policy. COBRA policies may also be available to patients or family members who have lost their jobs or lost coverage for another reason.

Our goal is to help you get the best available coverage, since two insurers are better than one.

- ▶ MassHealth members, as well as patients waiting for MassHealth approval, may qualify for the ECOB Program.
- ▶ The ECOB Program is a free service provided by the state for eligible MassHealth members.
- ▶ ECOB Health Benefit Coordinators identify, access, and potentially purchase private health insurance for MassHealth members.

Catherine's Story

Three-year-old Catherine's complex medical needs made her eligible for MassHealth coverage. But her mother didn't know that until she contacted the Enhanced Coordination of Benefits Program (ECOB).

An ECOB Coordinator helped enroll Catherine in MassHealth. Then the Coordinator examined the employee health insurance available to Catherine's father. The cost of the insurance was too much for the family, so ECOB helped them apply for Premium Assistance, a program that reimburses qualified MassHealth members for their payments for private coverage.

Because she now has both MassHealth and private insurance, Catherine has more complete health care coverage. And her parents can turn to ECOB when they have insurance-related questions.

For more information contact us:
(800) 462-1120 (option 5)
ECOB@umassmed.edu

Facing major illness?

Don't worry about health insurance, too.



Enhanced Coordination of Benefits



Need Answers?

ECOB's Health Benefit Coordinators can provide answers to questions MassHealth members have about health insurance coverage:

- ▶ How can I pay my premiums?
- ▶ What does this bill mean?
- ▶ How is my eligibility affected?
- ▶ What does my insurance cover?
- ▶ What happens after I use up my benefits?

MassHealth's Premium Assistance helps some MassHealth members pay for private insurance policies. If you appear to meet the Premium Assistance Program eligibility criteria, a Health Benefit Coordinator will help you apply.

- ▶ ECOB Coordinators are available at hospitals to assist MassHealth patients with medically complex needs.
- ▶ We can help find answers to your questions and concerns about MassHealth coverage.
- ▶ Our Coordinators advocate for your health insurance benefits by helping you enroll in, understand, and use all the public and private benefits to which you may be entitled.
- ▶ We can explain and help resolve any issues you may have with your employer, private insurer, or MassHealth.

Do You Qualify?

If you are dealing with complex medical conditions like some of the following, you may qualify for help from the ECOB Program:

- ▶ Cancer
- ▶ Extreme prematurity (NICU babies)
- ▶ Transplant
- ▶ Disabling trauma

We work with patients who have

- ▶ Catastrophic illnesses
- ▶ Chronic diseases
- ▶ Complex medical needs
- ▶ Long or repeated hospitalizations

To get help from the ECOB Program, patients must be able to answer "yes" to all of these questions:

- ▶ Are you under age 65?
- ▶ Are you a MassHealth member?
- ▶ (Or think you may qualify for MassHealth?)
- ▶ Do you or a family member have access to health insurance? (If you're not sure, contact us. We can investigate your options.)



How It Works

ECOB works with patients to identify potential sources of private health insurance.

The Premium Assistance Program helps pay health insurance premiums for some individuals who would otherwise be unable to afford them.

By having private insurance and MassHealth, a larger selection of providers and benefits may be available to you.

