

# Alternative Health Coverage Options for Seniors

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If you were denied MassHealth Standard because your income and/or assets are too high, you may still be able to qualify under these programs, which have higher financial limits.

## MassHealth Medicare Savings Programs (MSP)

Medicare beneficiaries can get help paying Medicare Costs.

[Click here](#) for more information about MSP eligibility and benefits. Get a copy of the application by phone (1-800-841-2900) or [online](#).

## MassHealth CommonHealth

MassHealth CommonHealth is a program for disabled people age 65 and over who work at least 40 hours a month.

[Click here](#) for more information about CommonHealth. [Click here](#) for the application, and be sure to fill out the sections on disability and employment.

Call 1-800-841-2900 to find out if you need to complete a new application or if you can just update your last application.

## MassHealth's Frail Elder Waiver (FEW)

The FEW is for people 65 years or older, or people 60 to 64 who are permanently and totally disabled. FEW provides care to people who need nursing home care but prefer to live in the community.

FEW provides medical care, home deliver services, and other assistance. [Click here](#) for a complete list of services covered.

Contact your local [aging services access point \(ASAP\)](#) to apply.

## MassHealth Program of All-inclusive Care for the Elderly (PACE)

MassHealth Standard will pay for people 55 years and older who are eligible for nursing home care but are able to live in the community, and live in a PACE service area, to enroll in PACE.

[Click here](#) for more information about PACE. Contact your [local PACE organization](#) to apply.

## ConnectorCare

For those not eligible for Medicare, ConnectorCare offers health insurance plans at a cost based on your income.

[Click here](#) for the complete list of services covered. [Click here](#) to apply.

Program	Description
<p><b>Program of all-inclusive care for the elderly (PACE)</b></p>	<p>PACE is for people 55 years and older who are eligible for nursing home care but are able to live in the community.</p> <p><a href="#">Click here</a> for the full list of services that might be covered</p> <p>Contact your <a href="#">local PACE organization</a> to apply.</p>
<p><b>Home-and community based service (HCBS) Waiver- Frail elder waiver (FEW)</b></p>	<p>The FEW is for people 60 years or older, or people under 65 who are permanently and totally disabled. FEW provides care to people who need nursing home care but prefer to live in the community.</p> <p>FEW provides medical care, home deliver services, and other assistance. <a href="#">Click here</a> for a complete list of services covered.</p> <p>Contact your local <a href="#">aging services access point (ASAP)</a> to apply.</p>
<p><b>Medicare Savings Programs (MSP)</b></p>	<p>Medicare beneficiaries can get help paying Medicare Costs.</p> <p>Get the application by phone (1-800-841-2900) or <a href="#">online</a>.</p>
<p><b>ConnectorCare</b></p>	<p>ConnectorCare offers health insurance plans at a cost based on your income.</p> <p><a href="#">Click here</a> for the complete list of services covered.</p> <p><a href="#">Click here</a> to apply.</p>