**What is Ecu-Health Care**

A North Berkshire health coverage access organization where we assist local area residents apply for all health coverage programs available under national health reform, as well as all other health coverage programs. These programs include:

* Qualified Health Plans
* ConnectorCare
* All Masshealth Programs
* Health Safety Net
* Medicare Part – D
* Prescription Advantage
* Medicare Premium Assistance
* SHINE counseling (serving health insurance needs of Elders)

We provide North Berkshire residents with up-to-date education, guidance, application and enrollment assistance.



**Glossary of Terms**

**Provider: Where you get health care services – doctors, hospital, health center, pharmacy, counselor.**

**Network: The providers and facilities that contracts with your health insurance plan to provide care.**

**Deductible: The amount you have to pay for your care before your health insurance plan will pay.**

**Co-payment: A fixed amount that you must pay each time you get care or pick up a prescription.**

**Co-Insurance: A percentage of the bill that you must pay each time you get care or pick up a prescription.**

**Premium: The monthly cost that you must pay for your insurance plan.**

**Out of Pocket Maximum: The most you will have to pay out of your own pocket each year.**

**Ecu-Health Care**

**Where your first**

**step to care…**



**is coverage**

Ecu-Health Care

99 Hospital Ave

Suite 208

North Adams, MA 01247

Phone: 413-663-8711

Fax 413-664-5094

[www.ecuhealthcare.com](http://www.ecuhealthcare.com)

facebook.com/ecuhealthcare

Helping North Berkshire residents apply for health coverage for

over 20 years.



For assistance applying for any of these programs,

Call us at 413-663-8711

[www.ecuhealthcare.com](http://www.ecuhealthcare.com)

**Health Coverage Options**

**Qualified Health Plans**

Comprehensive health insurance plans offered through the Massachusetts Health Connector. Individuals and families with income up to 400% of the federal poverty level may be eligible for financial subsidies from the federal government.

**ConnectorCare**

Comprehensive health insurance for individuals with income up to 300% of the federal poverty level may be eligible for subsidies from the Commonwealth in addition to the federal government.

**Masshealth and the Children’s Medical Security Plan**

Comprehensive health coverage programs available for income-eligible individuals and families.

**Masshealth Premium Assistance**

Some families who have employer sponsored insurance may be able to get help with the cost of their premiums from the Commonwealth.

**Health Safety Net**

Income-eligible residents of Massachusetts are eligible for free care at acute hospitals and community health centers in Massachusetts.

**OPTIONS FOR SENIORS AND**

**MEDIARE BENEFICIARIES**

**SHINE Program**

Offers free information, counseling and assistance to help Medicare beneficiaries understand benefits and all available

insurance and financial assistance options.

**Medicare Premium Assistance**

The Masshealth Buy-In program will pay for Medicare Part-B for income and asset-eligible Medicare beneficiaries.

**Medicare Part-D Drug Plan**

Prescription drug coverage available through Medicare. Several companies to choose from with varying costs. Financial help may be available (see LIS below).

**LIS (Low Income Subsidy)**

Individuals with limited income and assets

may get help paying their monthly Part-D premium, deductible and co-payments.

**Prescription Advantage**

Provides prescription drug coverage to Massachusetts residents who fall into the Medicare Part-D coverage gap (also known as the Donut-Hole).