

Ecu-Health Care

1995 - 2020

Where your first step to care is coverage



Our Dedicated Staff:

Karen Baumbach –
Executive Director
Navigator/SHINE counselor
Melissa Montoya –
Outreach Specialist
Navigator/SHINE counselor
Erica Holman –
Information Specialist
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Our Board of Directors:

Anthony Smeglin, MD – President
Lawrence Taft – Vice President
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Ecu-Health Care celebrates our 25th Year serving individuals in North Berkshire

Established in 1995, Ecu-Health Care, Inc began as a voluntary physician program whereby all local primary care and specialist healthcare providers agreed to serve low income residents at reduced fees, on a sliding scale, based on income.

In 2006, with the introduction of the Massachusetts Health Care Reform, Chapter 58, low income individuals became eligible for a program called Commonwealth Care, enabling them to access to health insurance paying monthly premiums and copayments on a sliding scale, based on income

Signed into law in March of 2010, the Affordable Care Act, also known as Obamacare allows individuals to purchase health insurance with the help of federal tax credits, through state marketplaces, also on sliding scales, based on income.

Although it is said that the Chapter 58 Massachusetts Health Care Reform was the model for the inception of the Affordable Care Act, we believe that the true model began in a small town in Northern Berkshire by an organization with a great vision for the future of access to health care, Ecu-Health Care. And as health care has evolved, so have we.

Our Mission:

To help individuals of all ages access needed health coverage thereby removing the financial barriers that keep the uninsured and underinsured from receiving such health care.

- To provide outreach and enrollment services to the North Berkshire community to assist eligible individuals in accessing and enrolling in all public health insurance programs and offering one-to-one case management services to help individuals better manage their health care needs and maintain health plan benefits. To act as advocates for residents, providing liaison services with state and federal programs to ensure that residents access all programs for which they are eligible.
- To engage in educational activities which will promote access to and awareness of health care options for persons of all ages, consistent with fundamental, non-denominational principles underlying human life that physical, emotional and spiritual health are interrelated and are essential to the wholeness and well-being of all persons.
- To serve as a resource and guide to North Berkshire residents and businesses in regard to the rules and regulations of Health Care Reform during the state's continuing evolution of extending health coverage.
- To provide financial counseling services for Berkshire Medical Center North County patients.
- To provide consultation to the major state agencies to help inform and guide policy decisions for the state's public health programs.

In 2019, local donations made it possible for Ecu-Health Care to assist your family, friends and neighbors with the following:

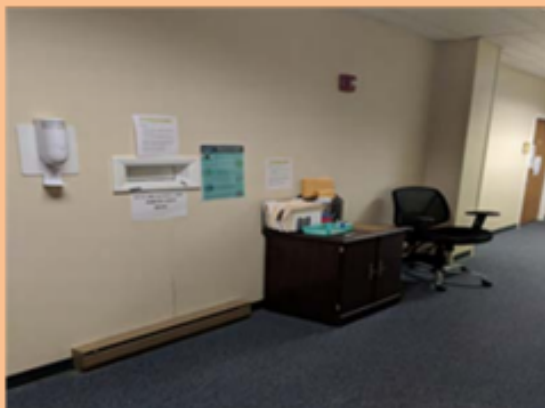
New Applications by Program



■ Masshealth 987 ■ Qualified Health Plans 91
■ ConnectorCare 232 ■ Medicare Drug Plans 191

During the current COVID-19 National Emergency, the office of Ecu-Health Care stays true to our mission.

Although it was necessary to close the office to in-person appointments, our staff remained on site and available to assist individuals over the phone, via fax and email. We devised a system to gather and submit documentation necessary to obtain coverage through MassHealth and the Health Connector and provided online application assistance to many individuals losing health insurance coverage due to changes in family circumstances and job loss.



Health Coverage Programs Available in Massachusetts

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 Medicare 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 the Medicare Part B premium for 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

OUR STAFF ARE BOTH CERTIFIED MASSACHUSETTS NAVIGATORS AND SHINE COUNSELORS AND CAN ASSIST WITH ALL YOUR HEALTH INSURANCE QUESTIONS RELATED TO RETIREMENT