



Do you need health or dental insurance?

Apply online at MAhealthconnector.org to find out if you can get help paying for coverage through the Massachusetts Health Connector or MassHealth.

Benefits of shopping through the Massachusetts Health Connector:

1. Many health and dental plans to choose from, offered by the state's leading insurers.
2. Most people who apply are able to get help paying for their health insurance.
3. Ability to compare premiums, deductibles, and other costs while shopping online.

Get help paying for your insurance

Most people who apply through the Health Connector are able to get help paying for their health insurance. Here are some examples of the types of coverage and premiums people are able to get when they enroll through MAhealthconnector.org:

- A single person making \$16,980 a year could qualify for **MassHealth Standard**. Their monthly cost is **\$0** and co-pays for prescriptions and hospital care are between \$1 and \$3.65.
- A married couple making \$33,820 a year could qualify for a **ConnectorCare plan**. They each pay monthly premiums of **\$45** and their plan has no deductible and low co-pays.
- A married 35-year-old couple making \$60,000 a year could qualify for a \$177 monthly tax credit to use towards their Health Connector plan. If they choose a Health Connector health plan that usually costs \$767 a month, by using their tax credit, their premium is only **\$590 per month**.

If you're thinking about COBRA

When you leave a job, you may be offered COBRA to continue your health insurance benefits. Before making a decision, you may want to try applying through the Health Connector. If you enroll in COBRA benefits and miss your 60-day special enrollment opportunity to get Health Connector coverage, you may not be able to enroll again until your COBRA coverage ends or until the next Open Enrollment period begins. Read more on the next page about when you can enroll.

Apply today at MAhealthconnector.org

Compare your options through the Health Connector

When to enroll

Within 60 days of losing your employer health insurance coverage

Please make sure to apply and compare your options through the Health Connector within 60 days of losing your employer coverage. Losing your employer coverage is considered a qualifying life event, which gives you a **special enrollment period** for enrolling through the Health Connector. You will have 60 days before and 60 days after the date that your employer coverage ends to apply and enroll for Health Connector coverage.

- ➔ You'll need to apply, enroll, and pay your first premium by the **23rd of the month** before your coverage can start.

Once your special enrollment period is over, you may not be able to enroll through the Health Connector again until the next Open Enrollment period.

If you qualify for certain programs, you can enroll at any time

If you can qualify for help paying for coverage through MassHealth or a ConnectorCare plan, you can enroll right away after you apply, no matter what time of year it is. However, you should still apply as soon as you lose your employer health insurance to avoid having a gap in your health coverage.

During Open Enrollment

The Open Enrollment period is the only time of year when people can enroll or change a plan for any reason, without having a qualifying event. The next Open Enrollment period will be announced on MAhealthconnector.org.

Need help?

- ➔ Visit www.MAhealthconnector.org
- ➔ Call the Health Connector at 1-877-623-6765) or TTY: 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.
- ➔ Get free, in-person help from a walk-in center or an Enrollment Assister, located at hospitals, health centers, and community organizations throughout Massachusetts. For a list of locations, go to: www.MAhealthconnector.org/here-to-help

Be sure to call ahead to if you need assistance.

