



Massachusetts Health Connector: For employees who need health and dental insurance

Who could benefit from applying through the Health Connector?

- 1. COBRA-eligible former employees.** You will still need to provide COBRA as an option for former health insurance enrollees, but it's not the only way that people losing coverage through their employer can get health and dental insurance. They may also have the option to enroll through the Health Connector.
- 2. Non-benefits eligible employees.** If you don't offer a group health plan or if you have employees who aren't eligible for your company health plan (for example, contractors or some part-time employees), they may be able to find affordable options for health and dental coverage through the Health Connector.
- 3. New employees in a waiting period.** If you have new employees who aren't eligible to join your company health insurance plan yet, they may want to enroll through the Health Connector until they are eligible.

By applying online at **MAhealthconnector.org**, individuals and families can find out if they can get help paying for coverage through the **Massachusetts Health Connector** or through **MassHealth**.

The Health Connector has many different health and dental insurance plans, offered by the state's leading insurance carriers. All of the plans meet the state's Seal of Approval, so your employees can be sure that they are high quality. Most people who apply through the Health Connector qualify for savings to make their health coverage more affordable.

If you're interested in sharing details about the Health Connector with your COBRA-eligible enrollees, or employees who aren't currently eligible for your benefits, please share information about the option of getting coverage through the Health Connector.

You can also find more information and helpful resources at:
www.MAhealthconnector.org/employer-resources

What do your employees need to know?

They may get help paying for health insurance if they apply through MAhealthconnector.org

Most people who apply for health insurance through **MAhealthconnector.org** are able to get help paying for it.* For your former employees, monthly premiums for plans available through the Health Connector are often less expensive than the cost of premiums through COBRA. Here are some examples:

■ **ConnectorCare plans***

These are plans with no deductibles and low out-of-pocket costs for services like doctor visit co-pays. For example: A married couple making \$33,820 a year could qualify for a **ConnectorCare plan** with monthly premiums of **\$45**. Their plan has no deductible and low co-pays.

■ **Tax credits***

Some people with higher incomes may qualify for a Health Connector plan with a tax credit applied to it each month, so premiums are more affordable. For example: A married 35-year-old couple making \$50,000 a year could qualify for a **\$177 monthly tax credit** to use towards their Health Connector health plan. If they choose a Health Connector plan that usually costs \$767 a month, by using their tax credit, their premium is only **\$590** per month.

■ **MassHealth**

When you apply for coverage through **MAhealthconnector.org**, you can also find out if you qualify for MassHealth, Massachusetts' Medicaid program. For example: 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.

***Note:** If a person becomes eligible for an employer-sponsored health plan that is considered affordable and meets the minimum value standard, they would no longer qualify for a tax credit or ConnectorCare plan through the Health Connector.

When to enroll

Make sure your employees understand the rules around enrolling in coverage through the Health Connector. They can apply and enroll online at **MAhealthconnector.org** at the following times:

■ **During the Open Enrollment period**

The Health Connector's Open Enrollment period is the time when anyone can apply for health insurance coverage and enroll for any reason. The dates of Open Enrollment can change every year. Please visit www.MAhealthconnector.org to learn more.

■ **During a special enrollment period**

If a person has a **qualifying event**, such as losing the health insurance they had through an employer, they will have a **special enrollment period** (usually 60 days) to apply and enroll.

A person who is offered COBRA may want to compare their options from the Health Connector before deciding to enroll through COBRA. Once enrolled in COBRA benefits, they may have to wait until that coverage runs out or until the next Open Enrollment period begins before they are able to enroll through the Health Connector again.

■ **At any time, if they qualify for certain programs**

If a person qualifies for MassHealth or a ConnectorCare plan, they can enroll right away after they apply, no matter what time of year it is.