

An Act

Entitled The Patient Protection and Affordable Care Act.

It is enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “Patient Protection and Affordable Care Act”.

(b) TABLE OF CONTENTS.—The table of contents of this Act follows:

Massachusetts Health Connector

Building on Our Success, Preparing for the Future

PROGRESS REPORT 2013



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A MESSAGE FROM THE CHAIRMAN OF THE BOARD AND EXECUTIVE DIRECTOR

Since Massachusetts made history enacting its landmark health care reform law, "An Act Providing Access to Affordable, Quality, Accountable Health Care," in 2006, the Commonwealth has continued to make dramatic progress in increasing the number of people who have high-quality, affordable health insurance. Today, the numbers alone speak to our success: Ninety-seven percent of all Massachusetts residents are insured. Through Governor Deval Patrick's leadership, Massachusetts has embraced the shared responsibility of health care reform, making health care more accessible and affordable in the Commonwealth.

Now, the nation is following where Massachusetts led. Implementation of national health care reform, which was inspired by the Commonwealth's innovative model, is well underway. And once more, we stand leading the nation, this time with other states.

The Massachusetts Health Connector has played an integral role in health care reform in Massachusetts since its inception in 2006. In many ways our success has helped to bring the nation to where it is today, ready to enact key programs associated with the Affordable Care Act (ACA). Whether by expanding access to more affordable health insurance or improving the ability of residents and small businesses to easily compare and enroll in a health plan, the Health Connector proved that health care reform could succeed. Our ability to overcome challenges, collaborate across public and private sectors, engage a diverse group of interested stakeholders to drive consensus-based decision-making, and implement innovative programs has inspired the nation to follow in our footsteps.

The moment President Obama signed the ACA into law in March of 2010, the Health Connector launched a relentless transformation effort with a single-minded goal: to become an ACA-compliant state-based health insurance Marketplace. Undertaking such a complex task is challenging. The strong support of the Commonwealth and its many partners, including the state legislature, state and federal agencies, employer groups, consumer advocates, and insurers, has been essential to our success. The test of our efforts will come this fall as we make the transformation from an award-winning, first-of-its-kind state health insurance exchange into a new and improved state-based health insurance Marketplace. We will launch a new streamlined real-time eligibility process and facilitate the transition of existing members to new programs, while also welcoming new members. We will also continue to work toward transforming the health insurance purchasing experience for individuals and employers by offering an even easier-to-use one-stop shopping experience and ensuring comprehensive coverage is available to residents and small businesses in Massachusetts.

Sincerely,



Glen Shor
Secretary
Executive Office for
Administration and Finance



Glen Shor




Jean Yang



Jean Yang
Executive Director
Massachusetts
Health Connector

Building on Our Success



On October 1, 2013, after three years of planning and preparation, the Massachusetts Health Connector—and the state’s role as a national leader in health care access and affordability—took a giant step forward. For the first time, residents and businesses had access to the expanded choice, benefits, and subsidies that are part of the Affordable Care Act.

For the first time, residents could choose among 10 carriers and more than 100 plans. For the first time, individuals, families, and businesses could purchase dental insurance through the Health Connector. And soon, some people will have first-time access to federal tax credit subsidies that will give them the opportunity to buy affordable health insurance.

These changes appeared online overnight, but they did not happen overnight. Through thoughtful work and a renewed sense of mission, the Massachusetts Health Connector is better and stronger due to national health care reform. The significant changes that Health Connector users see are actually the finished product of hundreds—maybe even thousands—of small changes, upgrades, and additions to Health Connector’s offerings and systems that led to the creation of “Health Connector 2.0,” a brand-new online system that will be more dynamic and user-friendly than before.

While the Health Connector is bigger and better, some things didn’t change on October 1. The Health Connector is still the health insurance Marketplace for hundreds of thousands of people, offering a diverse, robust set of plans that allow families and small businesses the opportunity to buy the right plan for their needs and see savings unavailable anywhere else.

Also unchanged is the Health Connector’s and Massachusetts’s commitment to being a national leader in health care access and affordability. While Massachusetts joins the rest of the nation in meeting the standards in the Affordable Care Act, the Commonwealth continues to set the pace and maintain its standing as the country’s health care leader. With the Health Connector’s new offerings and a continued desire to make the health care system transparent, affordable, and accessible, Massachusetts remains the gold standard in health care.

This progress report details the many significant changes, updates, and additions made by the Health Connector in the last 12 months and last three years as it prepared for October 1 and the start of national health reform, but also takes the wider, long-term view of Massachusetts’s initial round of health care reform. That success did more than set Massachusetts as the national leader in health care access with an insured rate of 97 percent. Without that success, there would not have been an Affordable Care Act and there would not have been an October 1 to celebrate.

MEMBER STORIES

HAROLD GOMEZ

Ten years ago, Harold Gomez fled his home in Cali, Colombia, to seek political asylum in the United States. One year after he arrived, his wife Nidia joined him and brought their daughter Paola. Finally, when their son Harold Fernando moved to the U.S. a few years later, the entire family was reunited and eventually moved to Shrewsbury.

Harold and Nidia worked hard to build a new life for their family in Massachusetts. Harold held different positions at an industrial paint factory and Nidia worked at a plant recycling and building communications equipment.

In 2008, for reasons beyond his control, Harold was laid off. They were grateful that Nidia still had her full-time job at the plant and was able to maintain private health insurance for the family. During the time that he was unemployed, Harold studied English at Worcester State University to improve his job opportunities.

In 2011, with little warning, the unthinkable happened—Harold was diagnosed with cancer. Anxious to treat his cancer aggressively, his doctors scheduled two surgeries in January 2012 that resulted in Harold being hospitalized for nearly a month. Coincidentally, the first day of his hospitalization was the same day that a letter arrived stating he was eligible for U.S. citizenship.

After the second surgery, Harold was left in a coma for 16 days, dealing the Gomez family yet another blow. Some days after, his wife was laid off and they were cut off from her insurance. However, Harold needed follow-up treatment that included a lot of tests and medical appointments that they could not afford to pay out of pocket. That is when the hospital told the Gomez family about the Health Connector. After filling out an application, Harold found that they qualified for Commonwealth Care.

“While I was thankful for the lower cost of Commonwealth Care, I was especially relieved that the same doctors who treated my cancer on our private plan were also part of Commonwealth Care,” said Harold.

After two years of treatment, Harold’s cancer is finally at bay. In the last year, both Harold and his wife have found part-time jobs.

Since coming to the U.S., the Gomez children have flourished—Harold Fernando, now 26, is pursuing a Ph.D. in bioinformatics at Boston University. Paola, now 23, is at UMass-Amherst studying to become a veterinarian.

After recovering from the surgery, Harold passed the test for U.S. citizenship and was finally able to return to Colombia and visit his mother for the first time since moving to the U.S.

“If it were not for Commonwealth Care, the incredible physicians who treated me, and my faith in God, I truly believe I would not be here today,” said Harold.



“I was especially relieved that the same doctors who treated my cancer on our private plan were also part of Commonwealth Care.”



MEMBER STORIES

MARC ARONOFF

“It is a humble moment in a former dancer’s life to have to learn how to walk again,” said Marc Aronoff, while recovering from a full hip replacement surgery at the Berkshire Medical Center in Pittsfield this past June. Dozens of injuries from his time as a professional dancer left Marc’s hip joints damaged and with little mobility, making even simple activities, like walking, painful. When other treatments failed, Marc opted for a hip replacement.

“As I sit in my hospital bed, I am aware that Commonwealth Care has created this opportunity for me, and others, who would otherwise be at a loss for affordable health care,” said Marc after his successful surgery.

While Marc was a dancer in Europe and New York City during the 80’s, he didn’t have health insurance but was usually able to find care when he was injured. Still, he plowed on dancing, morning, noon, and night, with small “middle of the road” dance companies, touring the world, without health insurance.

When living on the road grew tiresome, Marc decided to pursue a career as a therapist and earned his master’s degree in counseling psychology from Lesley University. After settling in Lenox in 1991, Marc combined his dance training and therapy degree to create the Berkshire Project’s Hip Hop Remix Program, a 16-week creative behavioral intervention program that helps at-risk teenagers involved with the Juvenile Court System build self-esteem and other life skills.

Now a licensed mental health counselor in private practice, Marc is grateful that he is able to receive affordable health coverage through Commonwealth Care, giving him access to treatments that improve his quality of life.

“The Health Connector has made my hip replacement, as painful as it is, less painful with health care that I can afford.”

Massachusetts Preparing for National Health Reform

Seven years ago, Massachusetts took on the bold challenge of health care reform, and now the nation joins the Commonwealth in its mission of providing health care access to everyone. The Affordable Care Act creates new opportunities for people to access and pay for health care, and that includes individuals and small businesses in Massachusetts.

By instituting its own successful reform seven years ago, Massachusetts and the Health Connector were able to gain experience and knowledge that were invaluable in the transition to a new and improved health insurance Marketplace. Federal health reform offers the country the opportunities already offered in Massachusetts, but also gives Massachusetts and the Health Connector room to grow and enhance its plan features, subsidies, and website.

How National Health Reform Will Benefit Massachusetts

National health reform is certainly very similar to Massachusetts's successful health reform, but the Commonwealth still stands to benefit from the Affordable Care Act in a number of ways. Consumers will see more carriers and plans at the Health Connector than ever before, with 10 carriers and more than 100 plans. There are new benefit offerings, such as dental coverage. There are new,

expanded subsidies that will give more people the opportunity to see savings on their health insurance. Expanded access to MassHealth will give thousands of families the opportunity to access the state's Medicaid program. New tax credits through the Affordable Care Act will give more people access to subsidies. For example, the cap on subsidies for an individual will go from an income level of about \$33,000 to \$46,000, and for a family of four the income limit will move from about \$72,000 to \$94,000—new standards that open the door to coverage for thousands of families. Many businesses will also be able to see lower costs, through tax credits of up to 50 percent of the cost of health insurance and an additional 15 percent reduction by entering into a wellness program, Wellness Track, that is offered only through the Health Connector.

In addition to creating these new choices, benefits, and subsidies, the Affordable Care Act also helps the Health Connector create new tools to help individuals and businesses find high-quality, affordable coverage that meets their needs. A new website introduces more innovation and interactive features that enable shoppers to find the best plan for them and their families.

Preparing for the Transition

Getting Massachusetts in line with the Affordable Care Act was and is a monumental task that included not just the Massachusetts Health Connector, but input, effort, and energy from a number of other government agencies, the state legislature, community organizations, health care industry representatives, businesses, and other partners. Throughout Massachusetts's health reform experience, a shared responsibility among government, businesses and residents has been an important and critical component of our success.



"I truly believe that the Massachusetts Health Connector is a great system. With national health reform on the way, the rest of the nation will be implementing similar systems."

—ROBIN ESTABROOK *Marlborough*

At the Health Connector, work includes updating how we do things and ensuring our systems are ready to support the new Health Connector 2.0. This includes changing the Health Connector's Seal of Approval process of selecting high quality carriers and plans by working even more closely with the Commonwealth's Division of Insurance, updating the Health Connector's policies and regulations to align with the Affordable Care Act, and staying in close contact with business, labor, academic and consumer organizations to make sure our changes give individuals and small businesses every chance to see all the benefits created by national health reform.

Throughout the transition, the Health Connector has tried to not just meet the standards in the Affordable Care Act, but also go above and beyond. One important example is in dental coverage, which the Affordable Care Act requires certain plans to offer to children. But there is a larger need for access to dental coverage, including many adults who have not had access before. In 2014, the Health Connector is making dental insurance available to everyone in Massachusetts who doesn't have it—roughly a quarter of the state's population of more than 6 million people.

Throughout the process of transitioning to the Affordable Care Act standards, the Health Connector has been committed to ensuring consumers have access to a large number of plans that cater to an individual's or business's needs. Through its Seal of Approval process for 2014, the Health Connector Board of Directors approved 14 carriers that will

offer medical and dental coverage to Massachusetts residents. Those awardees are:

- **Altus Dental**
- **Blue Cross Blue Shield of Massachusetts**
- **Boston Medical Center HealthNet Plan**
- **CeltiCare Health Plan**
- **Delta Dental of Massachusetts**
- **Fallon Community Health Plan**
- **Guardian**
- **Harvard Pilgrim Health Care**
- **Health New England**
- **MetLife**
- **Minuteman Health**
- **Neighborhood Health Plan**
- **Network Health**
- **Tufts Health Plan**

Along with updating policies and plans, the Health Connector has also been working on creating a new online system that uses state and federal data sources to streamline the application process for users. This new system determines an applicant's eligibility for subsidies and also gives users the ability to review and select a plan online. This new process, which has benefited from a number of federal grants and partnership with the Executive Office of Health and Human Services and the University of Massachusetts Medical School, builds on the Health Connector's

(Continued on page 11)



"As I began the process of founding my own business, I knew that I would need to estimate all my expenses. Fortunately, the Health Connector made it easy for me to determine how much I would need to pay for health insurance. It is encouraging to know that other states will soon have similar health insurance marketplaces. I would like to thank the Health Connector for eliminating one of the barriers that I faced when considering whether to be an entrepreneur."

—ADAM C. POWELL, PH.D. *Boston*

MEMBER STORIES

KIRSTEN MOULIN

Roger Moulin and his wife, Kirsten, were relieved when Roger found work as a financial controller in Westborough after a year of job searching. With two young daughters at home, a steady income was music to their ears.

But a mere three weeks into the job, Roger received some unexpected news: cancer. Stage 4, to be exact. The diagnosis turned the Moulins' world upside down. Although Roger's primary concern should have been finding the best treatment, instead he worried about the possibility of losing his job and access to employer-sponsored health insurance for himself and his family.

Upon diagnosis, Roger became unable to work as he needed to focus on his treatment plan. In October 2012, Roger lost his health insurance and the Moulins turned to the Health Connector and were found eligible for Commonwealth Care. Later they also received assistance from MassHealth. "Up to this point in our lives, my husband always had a good job with great medical benefits. We never had to worry whether something would be covered," said Kirsten. "Looking back, it was something we took for granted."

At the outset, Roger responded well to treatment and the Moulins were optimistic about an upcoming surgery. But a subsequent trip to the hospital for a cough dealt the Moulins another setback—the cancer had spread to Roger's lungs. His prognosis was grim.

On November 13, 2012, Roger Moulin lost his battle with cancer, leaving behind Kirsten, his wife of 17 years, and two young, beautiful daughters: Phoebe, 11 and Molly, 8.

Suddenly the family's sole provider, Kirsten realized finding health insurance was now up to her. Knowing she could again turn to the Health Connector for help gave her a sense of comfort.

"It was one less thing to worry about," said Kirsten, "The Health Connector made updating my information and coverage easy and even helped lower my premium. I am so thankful that I was able to continue on Commonwealth Care, and that my children were still covered by MassHealth."

Day by day, Kirsten is determined to make life as normal as possible for herself and her children. "I am so proud that I am able to pay my portion for health care and it feels good to be covered. Having Commonwealth Care has allowed me the opportunity to take some time to figure out a future plan for myself, my daughters, and my family."



“The Health Connector made updating my information and coverage easy and even helped lower my premium.”

TIMELINE

HOW FAR WE'VE COME

Major Accomplishments Over the Life of the Health Connector



October 1, 2006

Launch of Commonwealth Care and first enrollment in Commonwealth Care program

May, 2007

Launch of Commonwealth Choice program and launch of Health Connector website MAhealthconnector.org

June 2007

Establishment of Minimum Creditable Coverage Regulations
Establishment of First Affordability Schedule

December 31, 2007

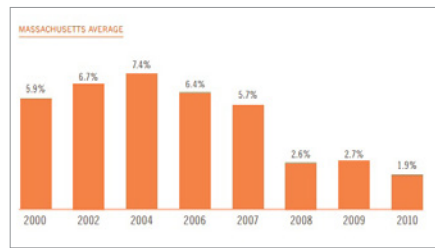
Implementation of Individual Mandate

January 2008

Launch of Commonwealth Plan Pilot (ACA employer-sponsored health plan)
Connector a leader in competitive procurement for student health insurance for public colleges and universities

“The fact that Massachusetts already has the Health Connector puts us way ahead of the game.”

– ROBIN ESTABROOK
Marlborough



2009

Contributory model for free choice
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 lth plans
 olleges and

April 2010

Launch of Business Express (sole source insurance, an option for exchanges under ACA)

July 2011

Commonwealth Care premiums stay flat or decrease for the 2012 fiscal year while continuing to offer high quality benefits that meet the state's Seal of Approval

December 2012

Health Connector receives conditional approval as ACA-compliant exchange

October 1, 2013

Launch of next phase of national health care reform under the Affordable Care Act

RECENT ACCOMPLISHMENTS

February 2013

- Launch of Seal of Approval Request for Responses
- Wellness Track Rebate Program opens to small businesses with up to 25 employees

March 2013

- Board of Directors adopts Calendar Year 2013 Affordability Schedule and updated/amended Minimum Creditable Coverage regulations
- Launch of Navigator program

May 2013

- Completion of Federal Detailed Design Review

September 2013

- Health Connector awards Seal of Approval to 14 of carriers

A portrait of Don Picard, a middle-aged man with dark hair, smiling and looking to the right. He is wearing a blue button-down shirt with the Common Voices logo on the left chest.

DON PICARD

MEMBER STORIES

DON PICARD AND MATT WAUGH

As CEO of Common Voices, a small software company in Somerville, Don Picard is used to making careful decisions to guide his company every day, and choosing the right health plan options for his employees was no different. In 2008, he found insurance broker Matt Waugh listed on the Health Connector website. Matt presented him with a number of plan options and helped walk Don through what would work best for Common Voices and its employees. After consulting with Matt, Don decided to take part in a Health Connector pilot program called the Contributory Plan.

“I could get a better plan at a better price through the Health Connector compared to other options. It was an easy business decision,” said Don.

Today, Don still turns to Matt for help navigating healthcare decisions for his employees. Over the past five years, Matt and the Health Connector have been there to see Common Voices through a challenging economy, as well as help the company prepare for national health reform.

“When I have questions about my company’s plans, it is nice knowing I can not only go to the Health Connector’s website, but also pick up the phone and call Matt,” said Don. “He has gotten to know my business well over the past five years, and I appreciate that.”

Working with clients to comply with Massachusetts Health Reform rules and now the Affordable Care Act, Matt has always found the Health Connector to be an invaluable resource for his business and his customers. He also recently participated in the Health Connector’s broker discussions about some of the new tools the Connector is developing to help small business owners.

“The one-stop shopping experience and educational information from the Health Connector was indispensable in getting my agency active in the health insurance business,” said Matt. “I always find the Health Connector to be a great resource for information, especially when it comes to preparing clients for national health reform, as well as a practical sales tool for my firm, Waugh Agency, LLC.”

After the Contributory Plan ended, Don worked with Matt to move Common Voices to the new Business Express plan now being offered by the Health Connector.

“Being a member of the Health Connector has been easy,” said Don. “I can do everything online and there is a wide array of affordable plans available to choose from.”

A portrait of Matt Waugh, a man with short dark hair, looking directly at the camera with a slight smile. He is wearing a blue patterned button-down shirt.

MATT WAUGH

experience with online shopping to make the process of applying for, comparing and choosing a health or dental insurance plan easier than ever.

Looking Ahead to 2014: Planning for the Future

The Health Connector is using a diverse set of tools to help Massachusetts residents learn about and take advantage of new benefits. From the online application system and public outreach efforts to behind-the-scenes technical and policy work, the Health Connector is working to improve the health insurance experience for everyone.

Preparing for a new online experience

Among the advances that will be most helpful is an enhanced web system that will make it easier to compare plans and enroll, while also giving the user the ability to determine their eligibility for a subsidy or program. The new system will make eligibility determinations immediately, giving users a one-stop option when visiting the Health Connector website. The process also allows users to save their work and come back later if they need more time to gather information or consider their choices. Importantly, this online system revolutionizes the way that state residents apply for help paying for health coverage, replacing the paper-based system with a real-time, online solution.

Preparing Customers and the Community for Change and New Opportunities

The reforms in the Affordable Care Act create new opportunities for current Health Connector members, but they also create the need for those members to transition to products that are in line with federal guidelines. The Health Connector is committed to creating as smooth a transition

as possible for current members and is working through a comprehensive outreach campaign that will use mail, phone and other methods to help members find a great plan as easily as possible.

In the meantime, three percent of the people in Massachusetts—approximately 200,000 residents—still do not have health insurance. While that percentage is significantly smaller than any other state in the nation, the Health Connector continues to be part of the effort to reach the remaining uninsured. For example, in the winter of 2012 and 2013, the Health Connector collaborated with the consumer advocate group Health Care For All to provide assistance to Spanish and Portuguese-speaking communities. Funded by federal grants, outreach to these communities gave many people the chance to ask questions and learn more about the new law and changes that lay ahead.

In 2013, the Health Connector selected community organizations to serve as Navigators that will help educate people about health insurance options and can directly help people apply for a health insurance plan. Navigators are required by the Affordable Care Act, but, in Massachusetts, Navigators are unique. Here, they not only target the remaining uninsured in Massachusetts, but also existing Health Connector members who need to transition into new coverage options. Through a competitive process, the Health Connector, in consultation with the Executive Office of Health and Human Services, selected ten entities to serve as Navigators in the first year of the program. These Navigators are providing proactive, multilingual outreach in key areas throughout the state:

- **Boston Public Health Commission**
- **Caring Health Center**
- **Community Action Committee of Cape Cod & Islands, Inc.**
- **Ecu-Health Care**
- **Greater Lawrence Community Action Council**
- **Hilltown Community Health Care Centers**
- **Joint Committee for Children's Health Care in Everett**
- **Manet Community Health Center**
- **MAPS—Massachusetts Alliance of Portuguese Speakers**
- **PACE—People Acting in Community Endeavors**



“With national health care ‘modeled’ after Massachusetts, I am often asked about my experience with the Health Connector and my response is always very favorable. I appreciate all that Massachusetts does to give people affordable health insurance options.”

—ROBERTA THOMAS *Hingham*

Preparing to Keep Costs Affordable

Massachusetts is a national leader not only in making health care as accessible as possible, but also in making it as affordable as possible. The Health Connector’s Commonwealth Care program has provided subsidized coverage to tens of thousands of individuals since 2006. Over the life of Commonwealth Care, from 2006 to 2013, we have worked to keep the program’s average annual premium increases to approximately one percent, saving money so the state could cover more Massachusetts residents with low-to-moderate incomes. As we move forward, Commonwealth Care will be replaced by state-subsidized ConnectorCare plans, which will help to ease the financial burden for Commonwealth residents who qualify, providing individuals accustomed to Commonwealth Care with comparable coverage.

With expanded federal subsidy opportunities, more people and businesses will be able to get help with their insurance than ever before. More individuals and families will qualify for MassHealth than in the past, and more will be eligible for subsidies through the Health Connector for the first time. Many businesses can reap the benefit of not only federal tax credits, but also the Health Connector’s Wellness Track program—which offers a 15 percent discount on premium costs and provides tips and programs for a healthier workforce.

Early Inroads to Success

National health reform and the new Health Connector 2.0 stand on the shoulders of decades of health care innovations in the Commonwealth. Over the last seven years, Massachusetts has dramatically increased the number of people with health insurance and shown the country the blueprint to effectively increasing access to health care. From the beginning, there were four main principles that paved the way to success and became the foundation for national health reform:

1. Make Insurance Affordable for Those Who Face Barriers

Before 2006, many low-to-moderate income adults were not eligible for Medicaid, could not get coverage from their jobs, and couldn’t afford to purchase insurance on the individual market. The Health Connector’s Commonwealth Care program filled this gap by offering affordable plans to individuals who did not qualify for Medicaid and who had no other offers of coverage, such as from a job or other government programs like Medicare. Those individuals with the lowest incomes didn’t have to pay a monthly premium for their coverage at all.

While Commonwealth Care served a particular set of uninsured adults, another key Massachusetts reform was to merge the individual and small-group insurance markets. By spreading costs over a

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MEMBER STORIES

BRIAN THURBER

After graduating from Harvard Law School and working for several years at a Boston law firm, Brian Thurber decided to leave legal practice to work at a startup. Although excited about the next phase of his career, Brian knew it would be a significant transition and that it might be several months, or more, until he found a job offering employer-sponsored health care again. Brian needed affordable health insurance and, having experience with the Health Connector website, decided to go back and check out his options.

Within an hour, Brian had health insurance.

“I’m a lawyer by training, which means I’ve had a lot of practice reading the fine print, but still I’m intimidated by the thought of wading through insurance company documents to try to figure out how different plans stack up against each other,” said Brian. “With the Health Connector, it only took an hour for me to understand all the health plans and decide on the right one.”

After consulting the Health Connector’s user-friendly website, Brian purchased a plan that met his needs and continues with the coverage today.

“On the Health Connector website, I could select several plans in my price range, and up popped a very readable chart showing the differences. The trick is that the Health Connector showed me apples-to-apples comparisons between plans, including the amount of co-pays or deductibles I’d owe for services. I just couldn’t get over how easy it was.”



“With the Health Connector, it only took an hour for me to understand all the health plans and decide on the right one.”



“The Health Connector has saved our health and welfare.”

MEMBER STORIES

PAUL AND PAMELA BOURBEAU

Paul and Pamela Bourbeau always imagined themselves working long into their twilight years and never thought health insurance would be an issue. Little by little, health problems that lay in the background for most of their lives began to make it difficult for the Bourbeaus to continue the jobs that had always supported them.

In particular, Paul’s arthritis had grown worse over the years. After two major surgeries to repair his wrist, a rod was placed in his arm and into his hand to secure his wrist from moving. Although the second surgery was a success, Paul was unable to continue his work repairing trucks and eventually lost his job.

At the same time, Pamela, who also suffers from multiple sclerosis and diabetes, had to transfer to part-time work.

“My husband and I went from being in full control of our lives to panicking about how we would get by,” said Pamela. “We tried to pay the insurance on our own but the premiums jumped up by 40 percent a month. We could not afford the care we earned and deserved.”

Anxious about where to find health coverage, Pamela consulted her primary care physician who referred her to a financial counselor to see if she and her husband would qualify for Commonwealth Care. Luckily, they did.

“The Health Connector has saved our health and welfare,” said Pamela. “We are able to afford the monthly payments and continue with our primary care doctor and our surgeons. We receive the best care, equal to what we had on our very pricey, private insurance.”

At age 54, Paul has had to adapt to a new lifestyle, especially with the condition of his wrist. He now works on classic cars full time, an easier task than the trucks he used to service. As President of the Pioneer Valley GTO Association, Paul is grateful for the opportunity to stay involved with his hobby, now his business.

“I don’t know if I would still be in business without having access to health insurance,” said Paul. “It’s a beautiful thing.”

With the help of her doctor, who she was able to continue seeing under Commonwealth Care, Pamela is keeping her diabetes under control. She walks four miles a day and does what she can for her multiple sclerosis.

“There are good days and bad days and you need to make the most out of the good ones,” said Pamela. “We are proud people and want to be responsible for ourselves, which the Health Connector lets us do. Without the Health Connector, I honestly don’t know what would have happened to us.”

bigger pool of individuals, prices for individual coverage came down significantly. This merger, in conjunction with the Governor Deval Patrick's policy to challenge insurance companies on large annual premium increases, has helped keep insurance affordable for all state residents.

2. Empower Individuals and Small Businesses to Shop, Compare, and Enroll in Plans

One way the state government fulfilled its share of responsibilities was by creating the Health Connector. The Health Connector was established to provide a way for individuals and small businesses to more easily compare and enroll in health insurance plans. As of September 2013, approximately 254,000 people get their insurance through the Health Connector.

The Health Connector pioneered the one-stop, online shopping experience for health insurance. Launched in 2007, the Health Connector's award-winning website, MAhealthconnector.org, gave Massachusetts consumers their first opportunity to compare a range of plans from the state's leading insurance carriers and choose the one that best meets their needs and budgets. Features of that groundbreaking system, such as organizing plans into metallic tiers, are part of the Affordable Care Act. Customers found the online format simple and easy to use, with about 80 percent of commercial members choosing to enroll online.

3. Require Most Adults to Have Health Insurance and Most Businesses to Offer It

Expanding access to health insurance is a shared responsibility among government, business and individuals, a concept reflected in the individual mandate that was part of the Massachusetts model and is also part of the Affordable Care Act. Individuals are required to have insurance and businesses are encouraged to provide insurance to employees. For those without insurance from their job, the Health Connector is there to provide access. Many employers in Massachusetts, however, have stepped up the responsibility of offering insurance. A recent report from the Massachusetts Center for Health Information and Analysis indicates that 76 percent of the Commonwealth's employers offered health insurance in 2011, up from 70 percent in 2005.

4. Reach Out to the Public

At the core of shared responsibility is a strong public education effort and grassroots campaign. This campaign reinforced the importance of having access to quality health care, while encouraging residents to visit the Health Connector website or call the customer service center to discover what options were available. In 2007 and 2008, the Health Connector and its partners held more than 100 enrollment events across the state, and the Health Connector worked closely with state legislators, city and town officials, local hospitals, community health centers and community groups and advocates to help enroll the uninsured and to disseminate information regarding health reform and coverage options. The Navigator program and other federal efforts reflect the positive impact these efforts had in Massachusetts.


Moving Forward, Getting Better

As the nation began moving toward better health care access through the Affordable Care Act, Massachusetts continued to lead the way with an uninsured rate of about three percent. The ultimate goal is to insure everyone in Massachusetts, and there is still work left to be done.

Throughout its history, the Health Connector has been at the forefront of health care policy, creating new ways for individuals and businesses to access insurance. By standardizing plans to make it easier to compare offerings, reducing costs, and adding new carriers, the Health Connector helps individuals get more for their money. Businesses have new choices and savings opportunities through expanded plan options, the Business Express program that allows for easier plan comparison, and the creation of Wellness Track, which offers premium savings and information on a healthier lifestyle for employees.

By building new programs based on its core principles, the Health Connector has continuously improved health care choices for individuals and small businesses, and has helped provide the map for national health reform.

Preparing for the Future



Massachusetts made history in 2006. The nation followed our lead in 2010. Now, the Commonwealth stands poised to remain a national leader in health care while transforming the Health Connector to include the new choice, benefits, and expanded subsidies that are part of the Affordable Care Act. The Health Connector is building on its experience as the first health insurance Marketplace in the country in its effort to build a state-of-the-art Marketplace that aligns with the goals of national health reform.

The Health Connector has carefully managed existing programs as they are phased out, making way for the development of new programs that will better meet the needs of the Massachusetts residents who use the Health Connector. With the backing of community partners, and government and business leaders who share the Health Connector's goals, this is a collective effort supporting a historic and successful program that has helped hundreds of thousands of residents get affordable health care.

Since its founding in 2006, the Health Connector has not wavered from its goal of helping Massachusetts residents find high-quality and affordable health

insurance. The Health Connector strives to embody the highest standards for organizational performance, transparency, and public engagement. National health reform transforms how the country thinks of health insurance and how the Health Connector delivers to Massachusetts. The Health Connector is especially motivated by the prospect that more people than ever will have access to health insurance. That is the cause that brought us into being in 2006, it is the success story that launched a national health care revolution, and it is the mission that will continue to drive the Health Connector as it makes history in 2013, and beyond.

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