Can you get help paying for health insurance through the Health Connector?

You may qualify if you:

☐ Shop through the Massachusetts Health Connector

☐ Live in Massachusetts

☐ Are a U.S. citizen, national, or are otherwise lawfully present in the U.S.

☐ Have income that is 400% of the Federal Poverty Level (FPL) or lower (see chart below)

Visit **MAhealthconnector.org** to start an application online today!

You won't be able to qualify if you:

☐ Get coverage through Medicare, MassHealth (Medicaid), or other public health insurance programs

☐ Are in jail at this time

☐ Are offered affordable, comprehensive health insurance from an employer.

Note: If the cost of your employer's health insurance plan for individuals is more than 9.66% of your income, then that coverage is not considered affordable.

2015 FEDERAL POVERTY LEVEL (FPL) GUIDELINES

Household size	ConnectorCare Plan Type 1 (0-100% FPL)	ConnectorCare Plan Type 2A (100-150% FPL)	ConnectorCare Plan Type 2B (150-200% FPL)	ConnectorCare Plan Type 3A (200-250% FPL)	ConnectorCare Plan Type 3B (250-300% FPL)	Tax credit only (300-400% FPL)
1	$11,770	$17,655	$23,540	$29,425	$35,310	$47,080
2	$15,930	$23,895	$31,860	$39,825	$47,790	$63,720
3	$20,090	$30,135	$40,180	$50,225	$60,270	$80,360
4	$24,250	$36,375	$48,500	$60,625	$72,750	$97,000
For each extra person, add:	$4,160	$6,240	$8,320	$10,400	$12,480	$16,640

American Indians and Alaska Natives may qualify for additional benefits.

ConnectorCare plans

- For households with income at 300% of the FPL or lower.
- The ConnectorCare Plan Type you can qualify for is also based on your household FPL.
- Depending on where you live, you may be able to choose from up to five different health plans.
- All of the benefits covered by ConnectorCare plans will be the same. The costs will vary by plan type. Provider networks (the doctors and hospitals covered by the plan) vary by insurance carrier.
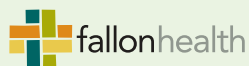
Example of ConnectorCare savings:

Jim is 45 years old, lives in Boston, and earns $35,000 a year. He qualifies for ConnectorCare plan Type 3B with an $85 tax credit. Jim chooses the lowest-cost ConnectorCare plan that is available in his area, after checking to make sure that his primary care doctor is covered in its provider network.

Jim's monthly premium is only $123 a month. Because he is in a ConnectorCare plan, he has **no deductible**, and **pays less out-of-pocket** for things like prescriptions and co-pays when he goes to the doctor.

ConnectorCare members' monthly premiums can be as low as:

- **$0** per month for Plan Type 1 and Plan Type 2A
- **$43** per month for Plan Type 2B
- **$82** per month for Plan Type 3A
- **$123** per month for Plan Type 3B

Choose a ConnectorCare plan from:

TUFTS Health Plan

HNE Health New England

Minuteman Health

fallon health

BOSTON MEDICAL CENTER HealthNet Plan

Neighborhood Health Plan — Your health. Our promise.

ambetter FROM | celticare health

Actual health plan choices will depend on where you live.

Advance Premium Tax Credits

- For households with income at 400% of the FPL or lower.
- Tax credits are applied to your monthly bill to help to lower the cost of your health insurance premiums.
- Your tax credit amount is based on how much help you'll need to make a high-quality health insurance plan affordable to you.
- You can apply your tax credit to any Health Connector plan (other than Catastrophic coverage).

Example of Tax Credit savings:

Sally and Bob are a married couple living in Boston. They are both 35 years old and have a combined income of about $50,000 a year.

They qualify for a **tax credit of $105** per month to help make their coverage more affordable. Sally and Bob choose a Health Connector health plan that usually costs $455 a month. By using their tax credit, their premium is only **$350 per month**.

Need help?

There are many places where you can get free, in-person help with applying and enrolling in a plan.

The Health Connector has support staff at several walk-in centers across the state.

You can also make an appointment to work with an Enrollment Assister. These are people who have been trained to help you with applying and enrolling through the Health Connector.

You can find a full list of places to get in-person help at:
www.MAhealthconnector.org/Help-Center