



## Bronze Plans for Individuals and Families

The health plans offered by the Massachusetts Health Connector are grouped in four tiers (levels) so you can more easily compare benefits and costs. The tiers are named after metals: Platinum, Gold, Silver and Bronze. Plans in all four tiers have comprehensive benefits, including doctor and hospital visits and prescription drugs.

### COMPARING AND SHOPPING FOR PLANS

The Health Connector plans that are offered within each tier all have a similar value or amount of coverage. This helps make it easier for you to compare plan options as you shop. The chart on the next page shows you the features and costs for all of the Bronze tier plans.

The chart also lets you compare the “standardized” plans and other, non-standardized plans in the Bronze tier. Standardized plans are offered by different carriers and have different names, but they all have the same core benefits. The non-standardized plans have similar value as the standardized Bronze plans, but with some small differences in features like deductibles and co-pays.

The networks of health care providers will vary by each plan, so be sure to choose a plan that has the providers you are looking for.

When you go to [MAhealthconnector.org](http://MAhealthconnector.org) to shop for a plan, our online tools can help you narrow your choices based on out-of-pocket costs, such as co-pays and deductibles. You can then choose up to three plans to compare side-by-side and review the different provider networks within plans. This will help you find the plan that is right for you and your family.

### IF YOU NEED HELP

- **Visit [MAhealthconnector.org](http://MAhealthconnector.org).** You'll find lots of details here, including information in other languages.
- **Call Customer Service** at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. Call Monday to Friday, 8:00 a.m. to 6:00 p.m.
- **For in-person help**, you can work with a Navigator or a Certified Application Counselor. These are people who have been trained to help you with the application process. For a list of Navigators or Certified Application Counselors in your area, visit [MAhealthconnector.org](http://MAhealthconnector.org).

### ENROLL IN A DENTAL PLAN

In addition to health insurance, the Health Connector offers dental insurance plans for individuals and families from the state's leading dental insurance companies. You can shop for dental plans online at [MAhealthconnector.org](http://MAhealthconnector.org), or by calling Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773.

**BRONZE PLANS**

		BRONZE PLAN	OTHER BRONZE PLANS	
Plan Name		Standardized plans offered by all carriers; plan names vary	MHI MyDoc HMO Bronze Plus	NHP Prime HMO 1750/3500 CY 50/80
Annual Deductible (individual/family)		\$2,000/ \$4,000	Medical: \$1,750/\$3,500 Rx: \$250/\$500	Medical: \$1,750/\$3,500 Rx: \$250/\$500
Annual Maximum Out-of-Pocket (individual/family)		\$6,350/ \$12,700	\$6,600/ \$13,200	\$6,350/ \$12,700
PCP Office Visit		<b>\$50</b>	\$50	<b>\$50</b>
Specialist Office Visit		<b>\$75</b>	<b>\$80</b>	<b>\$80</b>
Emergency Room		<b>\$750</b>	<b>\$750</b>	<b>\$750</b>
Inpatient Hospitalization		<b>\$1,000</b>	<b>35%</b>	<b>\$1,000</b>
High-Cost Imaging		<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
Outpatient Surgery		<b>\$1,000</b>	<b>35%</b>	<b>\$1,000</b>
Prescription Drugs (Rx)	Retail Tier 1	<b>\$30</b>	\$30	<b>\$50</b>
	Retail Tier 2	<b>50%</b>	<b>50%</b>	<b>\$85</b>
	Retail Tier 3	<b>50%</b>	<b>50%</b>	<b>\$120</b>
	Mail Order Tier 1	<b>\$60</b>	\$60	<b>\$100</b>
	Mail Order Tier 2	<b>50%</b>	<b>50%</b>	<b>\$170</b>
	Mail Order Tier 3	<b>50%</b>	<b>50%</b>	<b>\$360</b>

Numbers in **bold type** indicate that this benefit is subject to the annual deductible

**BRONZE HEALTH PLANS**

Carriers that offer at least one plan in the Bronze tier include:

- Blue Cross Blue Shield of MA
- Boston Medical Center HealthNet Plan
- CeliCare Health Plan
- Fallon Health
- Harvard Pilgrim Health Care
- Health New England
- Minuteman Health (MHI)
- Neighborhood Health Plan (NHP)
- Tufts Health Plan-Network Health
- Tufts Health Plan
- UnitedHealthcare

