



## Do you need health or dental insurance?

Apply online at [MAhealthconnector.org](https://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](https://MAhealthconnector.org):

- A single parent making \$15,000 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 \$30,000 a year could qualify for a **ConnectorCare plan**. They each pay monthly premiums of **\$43** and their plan has no deductible and low co-pays.
- A married 35-year-old couple making \$50,000 a year could qualify for a \$105 monthly **tax credit** to use towards their **Health Connector plan**. The tax credit helps to lower their premium to only **\$350** a 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, you may not be able to enroll again through the Health Connector until your COBRA coverage runs out or the next Open Enrollment period begins. Learn more on the next page about when you can apply and enroll through the Health Connector.

**Apply today at [MAhealthconnector.org](https://MAhealthconnector.org)**

# Compare your options through the Health Connector

## When to enroll

You can apply and enroll through [MAhealthconnector.org](http://MAhealthconnector.org):

### During a special enrollment period

If you've had a **qualifying event**, such as losing the health insurance you had through an employer, you will have a **special enrollment period** for getting coverage. If you lose the insurance you had through a job, you will have 60 days from the date it ended to enroll in a plan through the Health Connector. Or, you can apply in advance if you know you will lose your insurance in the next 60 days. You'll need to apply, enroll, and pay your first premium by the **23<sup>rd</sup> of the month** before your coverage can start.

If you are offered COBRA from your former employer, you may want to compare your options from the Health Connector *before* you decide to enroll. Once you are enrolled in COBRA benefits, you may have to wait until that coverage runs out or the next open enrollment period begins before you can shop through the Health Connector again.

### At any time, if you qualify for certain programs

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.

### During Open Enrollment

In general, an Open Enrollment period is the only time of year when people can enroll or change a plan for any reason. For information on the next upcoming Open Enrollment period, visit [MAhealthconnector.org](http://MAhealthconnector.org).

## Need help?

- ➔ Visit **[MAhealthconnector.org](http://MAhealthconnector.org)**.
- ➔ Call the Health Connector at 1-877 MA ENROLL (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 an Enrollment Assister, located at hospitals, health centers, and community organizations throughout Massachusetts. For a list of Enrollment Assistants, go to: **[www.MAhealthconnector.org/help-center](http://www.MAhealthconnector.org/help-center)**
- ➔ You can also get free, in-person help at one of the following walk-in center locations:

### Boston

133 Portland Street

### Springfield

(MassHealth Enrollment Center)  
333 Bridge Street

### Worcester

146 Main Street

