



ConnectorCare Health Plans: Affordable, high-quality coverage from the Health Connector

ConnectorCare plans have \$0 or low monthly premiums, low out-of-pocket costs, and no deductibles.

What kind of coverage do you get with ConnectorCare?

ConnectorCare plans offer great coverage with important benefits like doctor visits, prescription medications, and emergency care. **ConnectorCare plans have low monthly premiums, low co-pays, and no deductibles.** There are different ConnectorCare Plan Types, which are based on your income. All of the plans offered for each Plan Type will have the same benefits and co-pays for covered services. You can see the co-pays for different services in the chart on the next page. You can also see examples of the monthly premiums for each Plan Type.

ConnectorCare plans are offered by some of the leading insurers in the state. Each insurer’s plan may have different doctors or hospitals in their provider networks. Before you enroll, use our online tools to see if see if the providers you want and the prescription drugs that you need are covered in the plan’s network. You can find these tools at: PlanFinder.MAhealthconnector.org.

Who can qualify for a ConnectorCare plan?

People with household incomes that are at 300% of the Federal Poverty Level (FPL) or lower may qualify for ConnectorCare. If your income is higher than 300% of the FPL, you won’t qualify for a ConnectorCare plan. However, you may still be able to get tax credits that help to lower the cost of your monthly premiums. To qualify for a ConnectorCare plan, you will need you will also need to meet the following requirements:

- Live in Massachusetts
- Be a US Citizen, National, or lawfully present immigrant in the United States
- Not have access to an employer’s affordable, comprehensive health insurance (including plans you are offered, but are not enrolled in)
- Not be in jail or prison
- Not qualify for Medicare, MassHealth (Medicaid) or other public health insurance programs

Household Size	300% FPL
1	\$40,770
2	\$54,930
3	\$69,090
4	\$83,250

For each additional person in the household, add \$14,160

Plan Type	FPL Range
Plan Type 1	0 -100% FPL
Plan Type 2A	100.1-150% FPL
Plan Type 2B	150.1-200% FPL
Plan Type 3A	200.1-250% FPL
Plan Type 3B	250.1-300% FPL

Which ConnectorCare plan can you qualify for?

The cost of ConnectorCare plans differ depending on the health insurer and the Plan Type. The Plan Type you qualify for is based on your income. The chart on the right shows the FPL ranges for different ConnectorCare Plan Types.

There are different coverage options for American Indians and Alaska Natives. American Indians and Alaska Natives may qualify for lower out-of-pocket costs through ConnectorCare plans and other Health Connector plans. Visit MAhealthconnector.org to learn more.

Lowest-cost ConnectorCare Plan Premiums in 2023

	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B
Lowest Cost Plan	\$0	\$0	\$48	\$93	\$137

ConnectorCare Benefits & Co-pays

Plan Type	Plan Type 1	Plan Types 2A & 2B	Plan Types 3A & 3B	
Medical Maximum Out-of-Pocket (Individual/ Family)	\$0	\$750/\$1,500	\$1,500/\$3,000	
Prescription Drug Maximum Out-of-Pocket (Individual/ Family)	\$250/\$500	\$500/\$1,000	\$750/\$1,500	
Preventive Care/Screening/Immunization	\$0	\$0	\$0	
Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays)	\$0	\$0	\$0	
Specialist Office Visit	\$0	\$18	\$22	
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	\$0	\$0	\$0	
Rehabilitative Speech Therapy	\$0	\$10	\$20	
Rehabilitative Occupational and Rehabilitative Physical Therapy	\$0	\$10	\$20	
Emergency Room Services	\$0	\$50	\$100	
Urgent Care	\$0	\$18	\$22	
Outpatient Surgery	\$0	\$50	\$125	
All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services)	\$0	\$50	\$250	
High Cost Imaging (CT/PET Scans, MRIs, etc.)	\$0	\$30	\$60	
Laboratory Outpatient and Professional Services	\$0	\$0	\$0	
X-Rays and Diagnostic Imaging	\$0	\$0	\$0	
Skilled Nursing Facility	\$0	\$0	\$0	
Retail Prescription Drugs:	Generics Preferred Brand Drugs Non-Preferred Brand Drugs Specialty High Cost Drugs	\$1 \$3.65 \$3.65 \$3.65	\$10 \$20 \$40 \$40	\$12.50 \$25 \$50 \$50

Questions?

- You can find more information about ConnectorCare on our website at [MAhealthconnector.org](https://www.MAhealthconnector.org).
- **Get free, in-person help.** There are many places where you can get free, in-person help with applying and enrolling. Everyone can get help—even if you don't have low income. For a list of places to get help near you, go to: www.MAhealthconnector.org/here-to-help

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-623-6765 (TTY: 1-877-623-7773).

ATENÇÃO: se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-623-6765 (TTY: 1-877-623-7773).

