ConnectorCare Health Plans

MASSACHUSETTS HEALTH CONNECTOR

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.** Plus, you may be able to fill certain prescription medicines **at no cost** for chronic health conditions like asthma, coronary artery disease (a type of heart disease), diabetes, and hypertension (high blood pressure).

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 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 between 100% and 400% of the Federal Poverty Level (FPL) may qualify for ConnectorCare. If your income is higher than 400% of the FPL (**Table 1**) you won't qualify for a ConnectorCare plan. To qualify for a ConnectorCare plan, you will 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

Table 1. Household and 400% FPL

Household Size	400% FPL
1	$63,840
2	$86,560
3	$109,280
4	$132,000

For each additional person in the household, add $22,720

Table 2. Plan Type and FPL

Plan Type	FPL Range
Plan Type 2A	100-150% FPL
Plan Type 2B	150.1-200% FPL
Plan Type 3A	200.1-250% FPL
Plan Type 3B	250.1-300% FPL
Plan Type 3C	300.1-400% FPL

Questions?

Visit **MAhealthconnector.org** or call **1-877-MA-ENROLL** (1-877-623-6765) or TTY: 711.

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. **Table 2**, on the other side, 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.

Table 3. Monthly Lowest-cost ConnectorCare Plan Premiums Each Person in 2027

Plan Type	2A	2B	3A	3B	3C
Lowest Cost Plan	$0	$55	$107	$158	$242

Table 4. ConnectorCare Benefits & Co-pays

Plan Type		Plan Types 2A & 2B	Plan Types 3A, 3B & 3C
Medical Maximum Out-of-Pocket (Individual/ Family)		$750/$1,500	$1,500/$3,000
Prescription Drug Maximum Out-of-Pocket (Individual/ Family)		$500/$1,000	$750/$1,500
Preventive Care/Screening/Immunization		$0	$0
Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays)		$5	$10
Specialist Office Visit		$20	$25
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		$5	$10
Rehabilitative Speech Therapy		$10	$20
Rehabilitative Occupational and Rehabilitative Physical Therapy		$10	$20
Emergency Room Services		$50	$100
Urgent Care		$20	$25
Outpatient Surgery		$50	$125
All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services)		$50	$250
High Cost Imaging (CT/PET Scans, MRIs, etc.)		$30	$60
Laboratory Outpatient and Professional Services		$10	$15
X-Rays and Diagnostic Imaging		$10	$15
Skilled Nursing Facility		$50	$250
Retail Prescription Drugs:	Generics	$10	$15
	Preferred Brand Drugs	$20	$30
	Non-Preferred Brand Drugs	$40	$50
	Specialty High Cost Drugs	$40	$50

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 **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: 711).
ATENÇÃO: se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-623-6765 (TTY: 711).

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