



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 an eligible income (see chart below)

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 9.61% of your income, then that coverage is not considered affordable.

2021 FEDERAL POVERTY LEVEL (FPL) GUIDELINES

Household size	ConnectorCare Plan Type 1 & 2A (0-150% 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* (over 300% FPL)
1	up to \$19,320	\$19,321-\$25,760	\$25,761-\$32,200	\$32,201-\$38,640	\$38,641 and up
2	up to \$26,130	\$26,131-\$34,840	\$34,841-\$43,550	\$43,551-\$52,260	\$52,261 and up
3	up to \$32,940	\$32,941-\$43,920	\$43,921-\$54,900	\$54,901-\$65,880	\$65,881 and up
4	up to \$39,750	\$39,751-\$53,000	\$53,001-\$66,250	\$66,251-\$79,500	\$79,501 and up
For each extra person, add:	\$6,810	\$9,080	\$11,350	\$13,620	\$13,620 and up*
Lowest monthly premium for ConnectorCare	\$0	\$47	\$90	\$134	Tax credit amount varies*

***Use the "Get an Estimate" tool and preview what programs and savings you may qualify for at www.mahealthconnector.org/get-an-estimate**

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).

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 four 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 a \$286 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 \$120.71 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
- **\$47** per month for Plan Type 2B
- **\$90** per month for Plan Type 3A
- **\$134** per month for Plan Type 3B

Depending on where you live, you may be able to choose a ConnectorCare plan from:



Advance Premium Tax Credits

- For households with income above 300% of the FPL.
- 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 Springfield. They are both 35 years old and have a combined income of about \$60,000 a year.

They qualify for a **tax credit of \$432** per month to help make their coverage more affordable. Sally and Bob choose a Health Connector health plan that usually costs \$747.98 a month. By using their tax credit, their premium is only **\$315.98 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/here-to-help

The Massachusetts Health Connector complies with applicable federal and state civil rights laws. We do not exclude or treat people differently due to race, color, national origin or ancestry, sex, age, gender identity, sexual orientation, disability, health status or condition, quality of life, or religious creed.