



Health Connector for Business: Affordable, Flexible Health Coverage

[Mahealthconnector.org/business](https://mahealthconnector.org/business)

Overview

- What is the Health Connector?
- What are employers' experience with Health Connector for Business?
 - Savings through comparison shopping
 - Flexible Choices
 - Rebates through ConnectWell
 - Small Business Healthcare Tax Credit
- How to get started
- Health Connector for Sole Proprietors and Owner Only

What is the Health Connector?

The Massachusetts Health Connector is the State's health insurance Marketplace. It offers individuals, families, and small employers access to affordable health insurance coverage.

- Businesses can offer small group coverage to their employees through the Health Connector for Business
- People who don't get health insurance through their job or other sources may apply for individual coverage
- Many people who apply qualify for help paying - *now with more savings due to the American Rescue Plan*
- People can also buy dental insurance through the Health Connector



Health Connector Plans

All the plans sold through the Health Connector meet state and federal standards for coverage

Qualified health and dental plans

Choose from a variety of plans in your area from the leading insurance companies in Massachusetts

Catastrophic plans

Available to those under 30 or with a hardship exemption

Health plans with Advance Premium Tax Credits (APTC)

People with incomes in a certain range can qualify for *more* tax credits to reduce their cost of monthly premiums

Dental plans

For individuals, children, families, and small employers; including pediatric-only plans and plans with lower and higher deductibles

ConnectorCare plans

People in lower income ranges who meet other eligibility requirements may qualify for low- or no-cost health insurance coverage

Health Connector for Business

Small employers with less than 50 FTE employees.

Which Carriers are available at the Health Connector?

We offer plans through Massachusetts's leading insurers, with exclusive cost-savings and flexible choice benefits.





Health Connector for Business

Benefits of Health Connector for Business

The Health Connector seeks to maximize access and affordability for small employers in Massachusetts. To achieve those goals, across a range of dimensions, Health Connector for Business offers small employers in Massachusetts unprecedented flexibility, choice, and savings opportunities.

FULL CARRIER PARTICIPATION

Only place where small groups can access every single leading carrier in the marketplace

COMPETITIVE PREMIUMS

Small businesses save over 20 percent on average, before any rebates

WELLNESS REBATES

Employers may be eligible for a 15% rebate of their premium contributions if employees complete one of 30+ approved wellness activities



FLEXIBLE EMPLOYEE CHOICE

Employers can allow employees to shop for different plans that fit their needs, all while keeping employer costs constant

CERTIFIED ASSISTANCE

Over 460 certified brokers are available to help employers decide which plan options are best for their businesses

PEACE OF MIND

Employers can feel secure that all plans meet federal and state coverage requirements

Health Connector for Business Plan Highlights

Health Savings Account Plans

A health savings account is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan. Each carrier offers a silver HSA compatible plan.

Out of State Coverage

Health Connector for Business offers out-of-state coverage with new Preferred Provider Organization plans. To access the PPO plan, employers will need to offer the “One Carrier” model.

Coverage You Can Trust

All Health Connector for Business plans are compliant with state and federal law, meet the state’s “minimal credible coverage” standard, and have received the Health Connector Seal of Approval for quality and value.

Covered Benefits

All Health Connector plans cover a comprehensive range of benefits that are required to meet the state's minimum coverage standard:

- Office visits
- Emergency Services
- Hospitalization
- Maternity and Newborn Care
- Preventive services with zero cost sharing
- Pediatric Care
- Prescription Drugs
- Rehabilitation Services
- Lab Services
- Mental Health and Substance Use Treatment

Learn more at www.mahealthconnector.org/stay-covered

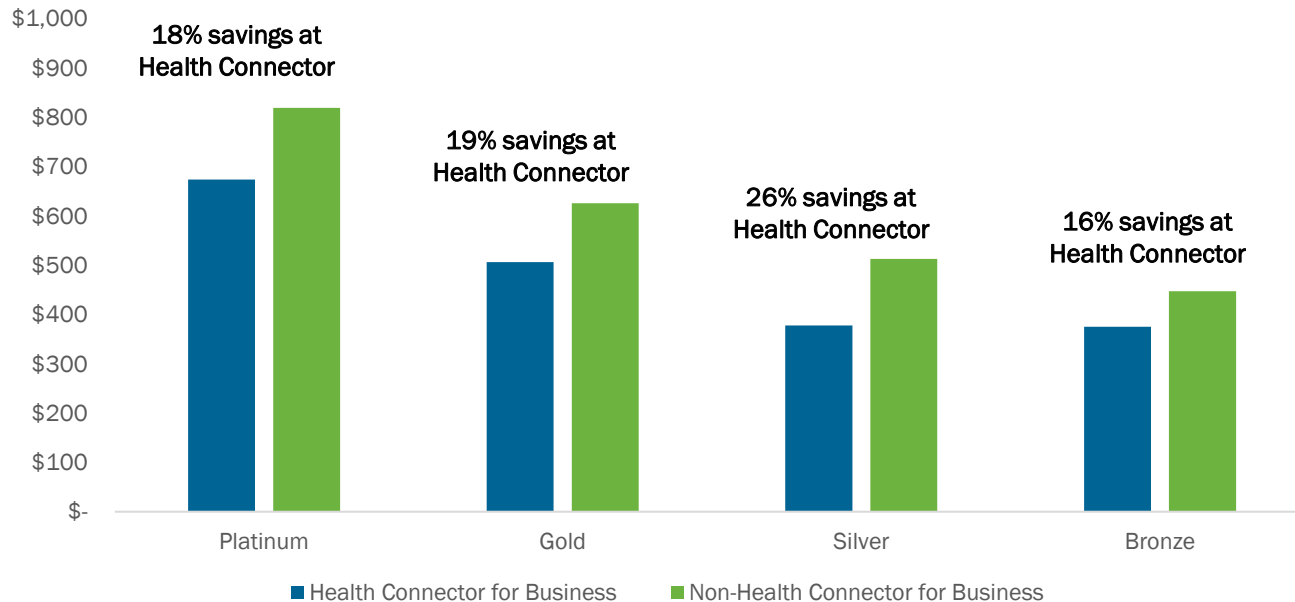
A stylized, light beige logo of a person with their arms raised in a 'V' shape, set against a light beige background. The figure is composed of simple geometric shapes: a vertical bar for the torso, a curved line for the head, and two thick, curved lines for the arms.

**What are employers experiencing
with Health Connector for
Business?**

Comparison Shopping Leading to Savings for Small Businesses and their Workers

Small businesses save over 20 percent on average by shopping through Health Connector for Business, before any rebates.

Average Premiums for Small Groups On and Off Exchange



In aggregate, these competitive dynamics result in small employers and their employees in Massachusetts collectively **saving nearly \$9M per year on health insurance premiums** by shopping through the Health Connector for business compared to similar groups off-Exchange.

Employers' Experience with Health Connector for Business

Groups shopping through the Health Connector for Business receive greater cost savings and flexibility through these benefits:

FLEXIBLE CHOICES

EMPLOYEE CHOICE MODELS

Through our flexible employee choice models employers can allow employees to shop for different plans that fit their needs, all while keeping employer costs constant.

REBATES

CONNECTWELL

Employers with 1-25 enrolled employees will be eligible for a 15% rebate on the employer's premium contributions if 33% of employees complete one of 30+ approved wellness activities.

TAX CREDITS

SMALL BUSINESS HEALTH CARE TAX CREDIT

Only businesses that shop through state marketplaces can be eligible for the Small Business Health Care Tax Credit.

NO FEES

NO FEES OR MEMBERSHIP DUES

The Health Connector for Business allows for you to shop for coverage options and enroll in coverage without any fees or dues.



Employee Choice Models

Employee Choice Models



Employer can **control costs** while providing **multiple insurance options** to employees



Employees can easily **compare options** and **choose a plan** that fits their needs

Employees Can Choose Their Own Plans

ONE PLAN	ONE CARRIER	ONE LEVEL
<p data-bbox="233 529 602 625">Employer Selects One Plan</p> <ul data-bbox="179 704 668 1139" style="list-style-type: none"> <li data-bbox="233 704 602 858">▪ The employee is enrolled in the selected plan <li data-bbox="227 872 614 968">▪ Composite billing method <li data-bbox="179 982 668 1139">▪ Bronze plans can only be offered through this model 	<p data-bbox="780 529 1149 625">Employer Selects One Carrier</p> <ul data-bbox="736 704 1219 1200" style="list-style-type: none"> <li data-bbox="736 704 1219 858">▪ The employee can choose any plan within the selected carrier <li data-bbox="761 872 1174 915">▪ List billing method <li data-bbox="736 929 1219 1200">▪ PPO options can only be offered through this model (except for Tufts, WellSense, and Fallon) 	<p data-bbox="1327 529 1696 625">Employer Selects Metallic Tier</p> <ul data-bbox="1296 704 1763 1086" style="list-style-type: none"> <li data-bbox="1296 704 1763 858">▪ The employee can choose any plan within the selected tier <li data-bbox="1309 872 1721 915">▪ List billing method <li data-bbox="1296 929 1731 1086">▪ Only a silver or gold tier can be offered through this model

How One Plan Works

Imagine you and your employee are sharing the cost of a pizza.

You decide on a \$10 pepperoni pizza from one pizzeria and agree to pay for half the cost.



- You (the employer) pay \$5 to cover half of the pizza
- Employee pays \$5 to cover the other half of the pizza

One Plan

 CARRIER  CARRIER  CARRIER

PLATINUM			
GOLD			One plan for all employees
SILVER			
BRONZE			

- Employer selects one health plan
- All employees enroll in the plan
- Composite billing method

How One Carrier Works



- You (the employer) choose **one pizza shop**
- You agree to pay for **half the cost** of a \$10 pepperoni pizza from that shop, making your cost **\$5**

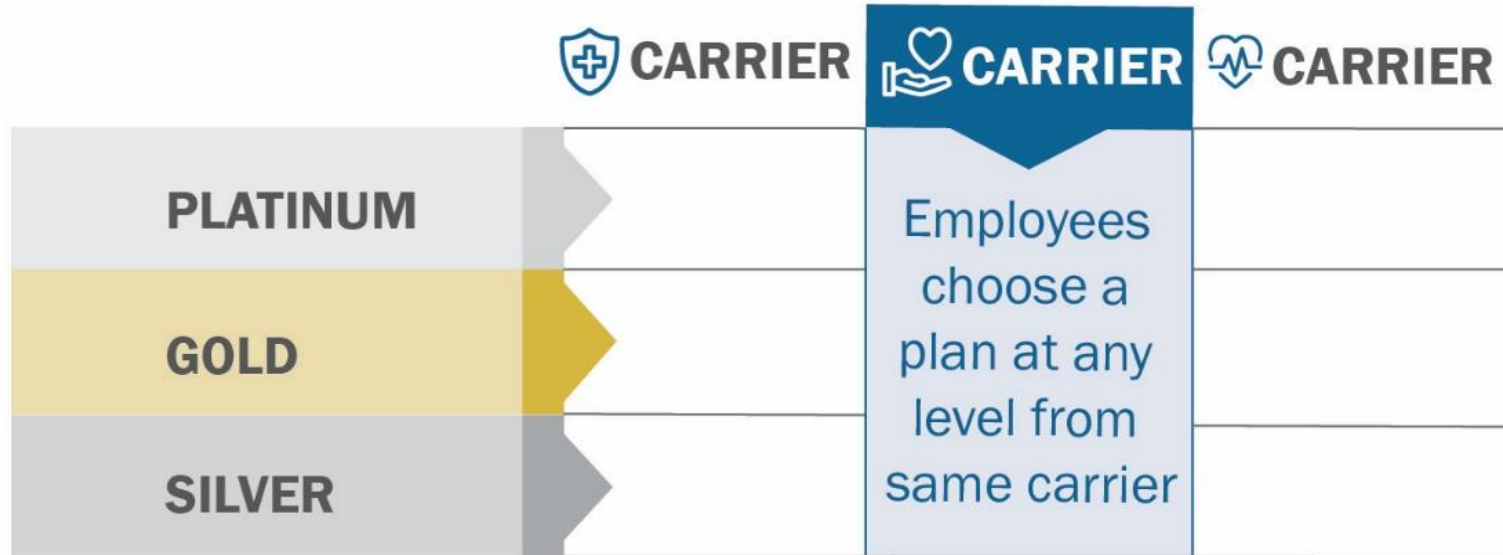


Your employees can either:

- Choose to **keep pepperoni**, OR
- Choose a **different style pizza** from that same pizza shop.

No matter which pizza the employee chooses, you'll still pay \$5 towards their pizza

One Carrier



- Employer selects one carrier
- The employee can choose a plan at different metal levels offered by the carrier
- List billing method

How One Level Works



Pizza costs \$10 at pizza shop you chose as benchmark

- You (the employer) choose one type of pizza (pepperoni)
- Using the cost of a pepperoni pizza from one pizza shop as a benchmark, you agree to pay half the cost (**\$5**) towards any **pepperoni pizza that your employees want.**



Your employee can choose a pepperoni pizza from **any pizza shop**. No matter which pizza shop the employee chooses to get their pizza from, you'll still pay \$5 towards their pizza.

One Level



- Employer selects a metal level and a Reference Plan within that level to use as a cost benchmark
- The employee can choose a health plan offered by any carrier within the selected metal level
- List billing method



ConnectWell

ConnectWell

Businesses qualify for ConnectWell if they have 25 or fewer enrolled employees. To participate, employees can choose from more than 30 qualifying wellness activities.



Employers can receive a **15 percent rebate** on their contributions towards premiums for the year if 33 percent of employees participate in a wellness activity. The average ConnectWell rebate was \$2,900 in 2020.



Employees who participate will earn a **\$100 Visa Gift Card**

ConnectWell Activities

Employees can choose from a range of over 30+ approved wellness activities including activities they can complete at home.



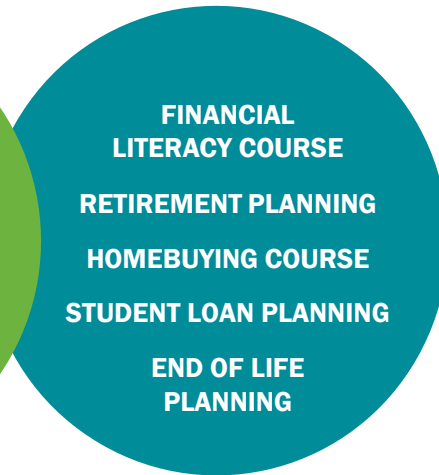
MIND



BODY



MONEY



ConnectWell Process





“We heard that there would be a 15% rebate and I said ‘Yeah, I’ll believe it when I see it,’ and here it is!”

**Small Business Owner:
Marcie Berger
Owner, Clean Properties**



Small Business Health Care Tax Credit

Small Business Health Care Tax Credit

Small businesses may be eligible for up to a 50% tax credit (tax-exempt employers may be eligible for up to a 35% tax credit) if they purchase coverage through the Health Connector.

- To be eligible, employers must:
 - Be enrolled in the Health Connector for Business
 - Cover at least 50 percent of the cost of single (not family) health care coverage for each employee
 - Have fewer than 25 full-time equivalent employees (FTEs) and those employees must have average wages of less than \$53,000 (2017) a year – (excludes the owner, partner in a partnership, shareholder of S Corporation owning more than 2%, owner of more than 5% of other businesses, and family)
- The tax credit is highest for employers with fewer than 10 employees who are paid an average of \$25,000 or less – the smaller the business, the bigger the credit
- Employers can claim the tax credit for up to two consecutive years
- For more information, visit: www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace or <https://www.taxpayeradvocate.irs.gov/estimator/premiumtaxcreditchange/index.htm>



How to Get Started

Example Enrollment Timeline



Benefits of Using a Broker

The Health Connector for Business has over 460 certified brokers.

Find a broker at: <https://my.mahealthconnector.org/directory/categories/small-businesses>



Free to Use

Brokers will create plan options and help you enroll in coverage at no cost to you



Easy Cost Estimates

Brokers can provide you cost estimates for different plans without the need for you to create an employer account



Understand Plan Options

Brokers can help you compare available plans to understand which plan is best for your group



Save Time

Brokers will help manage the enrollment process and plan creation so that you can spend time on what's important for your business



**Health Connector for Sole
Proprietors and Owner Only**

Open and Closed Enrollment



Special Enrollment Periods

If you have a Qualifying Life Event, you can enroll in or change health insurance plans outside the annual Open Enrollment period.

- Life events that let you qualify may include:
 - Changes in household make-up, income, immigration status, or address
 - Certain other life changes, like getting married, having a baby, or **losing job-based health insurance**
- Report any Qualifying Event within 30 days of it occurring
 - You have 60 days from the date of the qualifying event to select a new plan
 - Payment and enrollment deadlines still apply during a Special Enrollment Period

Newly Applying through MAhealthconnector.org

Apply if you:

- Live in Massachusetts
- Are a U.S. citizen, U.S. national, or are otherwise lawfully present in the U.S.
- Don't have health insurance

Do not apply if you:

- Are enrolled in Medicare, MassHealth (Medicaid), or other public health coverage
- Are offered affordable, comprehensive health insurance from an employer
- Are in jail

What do you need to apply?

- Social Security numbers for everyone applying, if they have one
- Immigration documents for all non-U.S. citizens who are applying, if they have one. [Learn more about immigration documents](#)
- Recent pay and income information, such as:
 - Copies of your last two pay stubs (if applicable)
 - Net Income from self-employment
 - Your unemployment amount (monetary determination) if you are collecting unemployment

If you don't have all the information above give us what you have, and we'll send you a letter asking for more information if we need it

More financial help available

The Health Connector is the only place you can access state and federal subsidies.

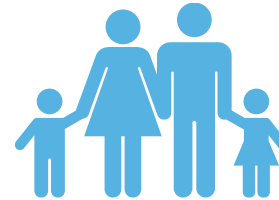
- New in 2024, a pilot program is expanding eligibility to the ConnectorCare program, which delivers subsidized premiums, low co-pays and no deductibles to participants. ConnectorCare plans deliver thousands of dollars of savings in annual health care costs to members compared to unsubsidized commercial plans
- The ConnectorCare program combines federal subsidies and adds other state subsidies to offer low monthly premiums and point-of-service cost sharing
- If you are not eligible for the ConnectorCare program, you may still qualify for federal advance premium tax credits (APTC) to lower your premium bill
- If you enroll in a plan through the Health Connector, you know that all plans meet state and federal standards

What this means for Massachusetts residents in 2024

ConnectorCare has much lower premiums and co-pays and no deductible.



For an **individual**, the change increases the income limit for ConnectorCare from \$43,470 to \$72,900 for 2024.



For a **family of four**, the change increases the income limit for ConnectorCare from \$90,000 to \$150,000 for 2024.

More choices in plan year 2024

All health insurance companies who participate in the Health Connector will offer plans in ConnectorCare starting in 2024.

- In addition to Fallon Health, Health New England, Mass General Brigham Health Plan, Tufts Health Plan, and WellSense Health Plan, these companies will also offer plans: Blue Cross Blue Shield of Massachusetts, Harvard Pilgrim Health Care, and UnitedHealthcare
- These changes have been in place since January 1, 2024

Where can you get help enrolling in health insurance coverage?

Free enrollment assistance is available through the Health Connector customer service and across Massachusetts through community partner organizations.

Customer Service

- 1-877-MA-ENROLL ([1-877-623-6765](tel:1-877-623-6765)), or TTY 1-877-623-7773 for people who are deaf, hard of hearing, or speech disabled
- For information about hours, days of operation, and more go to the [Health Connector Customer Service Call Center](#)

Community Partners

- Trained and certified Navigators and Certified Application Counselors, who speak many languages, can help you from application through enrollment into health insurance plans
- They can answer questions about eligibility, the application, payments, plan details, and health care reform rules and requirements
- It is recommended that you call ahead to schedule an appointment for help
- To find help in your language go to [Get Free Help Near You](#)

Reminders and details about shopping and enrollment on MAhealthconnector.org

- Small Business employees and owners that do not qualify to offer coverage on the Health Connector for Business can get coverage on MAhealthconnector.org
 - You need to apply, enroll, and pay your first premium by the 23rd of the month before your coverage can start (for example, enroll and pay by July 23rd for coverage to start on **August 1**)
 - You can also choose to have your coverage start on the 2nd month after you enroll
- Small Business employees and owners that DO qualify to offer coverage on the Health Connector for Business must follow these deadlines:
 - 10th of the month – Deadline for employer to create account, upload all FT employees, quarterly wage document and publish the benefit package (Open Enrollment) in employer online account.
 - 20th of the month – Deadline for employees to create accounts and enroll or waive with a valid waiver
 - 23rd of the month – Deadline for employer to make 1st Initial Binder payment online in the Billing portal

Questions





MASSACHUSETTS
**HEALTH
CONNECTOR**

for Business

Shop and Enroll Online at
www.mahealthconnector.org/business
or call **1-888-813-9220**