



Health Connector for Business: Affordable, Flexible Health Coverage

MAhealthconnector.org/business

Overview

- What is the Health Connector?
- Health Connector for Business
 - How to get Started
 - Savings through comparison shopping
 - Flexible Choices
 - Rebates through ConnectWell
 - Small Business Healthcare Tax Credit
- 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

Employer Eligibility

Employers must meet certain eligibility requirements to offer coverage

1. Is a small employer, employing one (1) to no more than fifty (50) full-eligible employees
2. Has at least one non-owner, non-family member enrolled as an employee
3. Has a physical address located in Massachusetts

Additional Requirements:

For a group's coverage to become active, the group must have at least 75% of employees waiving or enrolling into coverage along with the initial binder payment (typically due on the 23rd) paid on time.

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

500+ 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

Coverage you can trust, Benefits you desire

All Health Connector plans are compliant with State and Federal law, have received the Health Connector Seal of Approval for quality and value, and 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

Additional Plan benefits can be found at:
<https://www.mahealthconnector.org/learn/plan-information>

Additional 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.

PVP Plan shopping *New to 2025*

PVP flags are a new addition to the shopping experience that allows you to easily identify lower than market average premiums when searching for and comparing plans.



How to Get Started

Example Enrollment Timeline



Consider using a Broker

The Health Connector for Business has 500+ 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



Employee Choice Models

Employee Choice Models

EMPLOYER

- control costs while providing multiple insurance options to employees



EMPLOYEE

- easily compare options and choose a plan that fits their needs



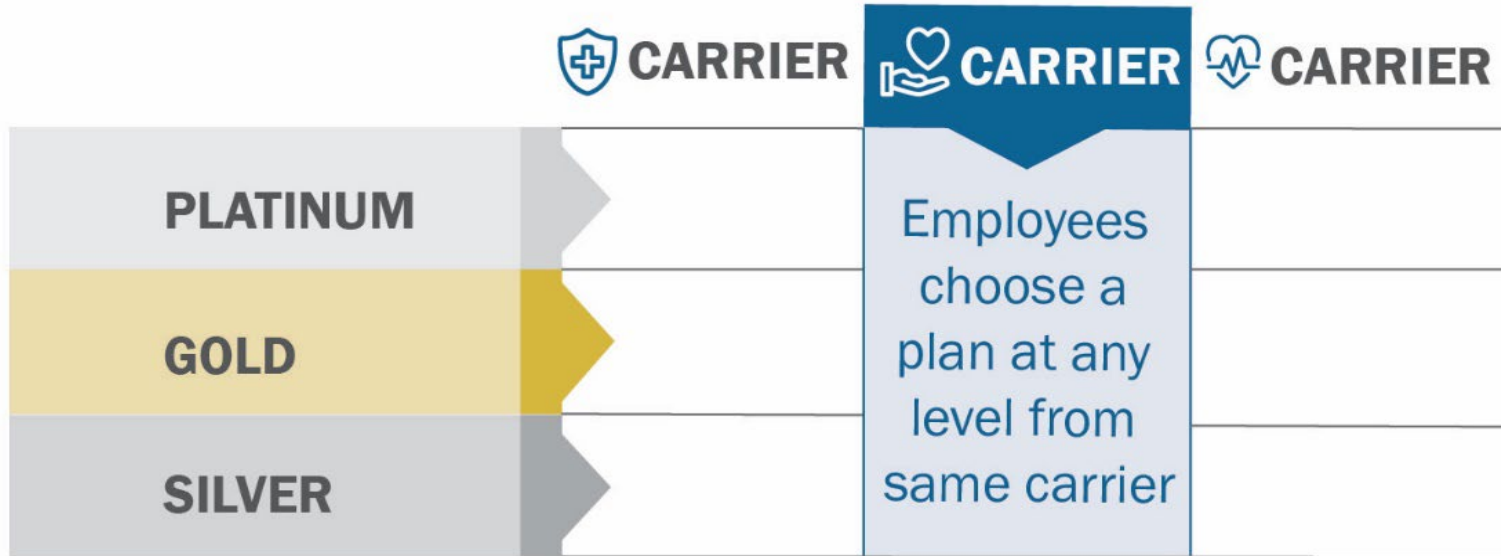
One Plan

 CARRIER  CARRIER  CARRIER

| | | | |
|----------|--|--|----------------------------|
| PLATINUM | | | |
| GOLD | | | |
| SILVER | | | |
| BRONZE | | | One plan for all employees |

- Employer selects one health plan
- All employees enroll in the plan
- Composite billing method
- Bronze plans are the only option offered through this model

One Carrier



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

One Level

| |  CARRIER |  CARRIER |  CARRIER |
|---------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| GOLD | Employees choose a plan at the same level from any carrier | | |
| SILVER | | | |

- 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 (Only Silver and Gold offered in this option)
- List billing method
- PPO options offered within the Silver Tier



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 \$4,978.40 in 2023.
- 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

- VOLUNTEER
- MASSAGE
- MEDITATION
- ACUPUNCTURE
- CHIROPRACTOR
- YOGA



BODY

- WALKS & RUNS
- GYM MEMBERSHIP
- BIKE SHARE PROGRAM
- COMMUNITY GARDENING
- WEIGHT MANAGEMENT
- WELL VISIT



MONEY

- FINANCIAL LITERACY COURSE
- RETIREMENT PLANNING
- HOME BUYING COURSE
- STUDENT LOAN PLANNING
- END OF LIFE PLANNING

ConnectWell Process



A stylized graphic of a scale of justice, rendered in a light beige color. It features a central vertical pillar with a horizontal beam across the top, and a large, curved arc on the left side, suggesting a weighing mechanism. The background is a light beige gradient.

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 \$62,000 (2023) 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: <https://www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace>

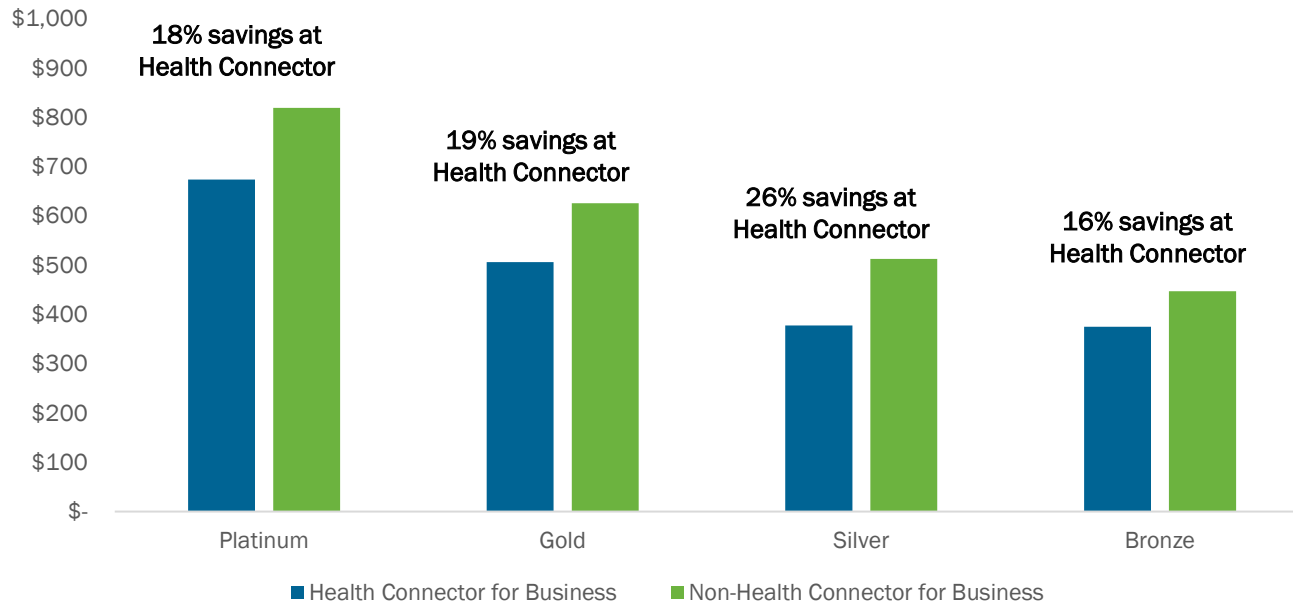


**What are employers experiencing
with Health Connector for
Business?**

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.



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

Open Enrollment for Individuals and Families

Open Enrollment is the time of year when individuals and families can apply for new coverage for the coming year or renew coverage or shop for a new plan.

- The Health Connector's Open Enrollment is from **November 1** through **January 23**
- For all Health Connector plans, health or dental coverage can start as early as the first day of the month after you enroll
 - If someone needs coverage sooner, they should apply right away. They may find out they qualify for MassHealth.

Applying through MAhealthconnector.org

You should 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

You should 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?

You will need:

- 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 information, if you have it, such as:
 - Copies of your last two pay stubs
 - Your unemployment amount (monetary determination) if you are collecting unemployment
 - Information about your current income if you didn't file taxes last year or your income has changed since last year
 - Net Income from self-employment
- 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
- Learn more and get your questions answered about income, [here](#).

There are two kinds of help paying you can get through the Health Connector

More Advance Premium Tax Credits (APTC)

- Lowers the premium amount you pay each month
- The IRS sends your tax credit directly to your insurance company, so you'll pay less each month
- You can apply some or all your tax credit to your monthly premium payment

ConnectorCare Program

- Uses federal Advance Premium Tax Credits (APTC) + MA state funds that help reduce the premium amount you pay each month
- Has low monthly premiums, low out-of-pockets costs, and no deductibles
- Depending on the plan type you qualify for, you could choose a plan for as low as \$0 up to \$264 per month (see slides at end of presentation)

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), or TTY: 711for 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 December 23rd for coverage to start on January 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
MAhealthconnector.org/business
or call **1-888-813-9220** or TTY: **711**