

Health Connector for Business: Affordable, Flexible Health Coverage

MAhealthconnector.org/business

Winter 2025



Overview

- Health Connector Basics
- 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.

- People who don't get health insurance through their job or other sources may apply
- Many people who apply qualify for help paying
- People can also buy dental insurance through the Health Connector
- Small employers with less than 50 full-time employees can offer health and dental plans through Health Connector for Business



Health Connector Plans

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 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, nonfamily 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 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

Over **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 standards:

- 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 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 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 plans, employers will need to offer the “One Carrier” model.

Premium Value Plan (PVP) 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



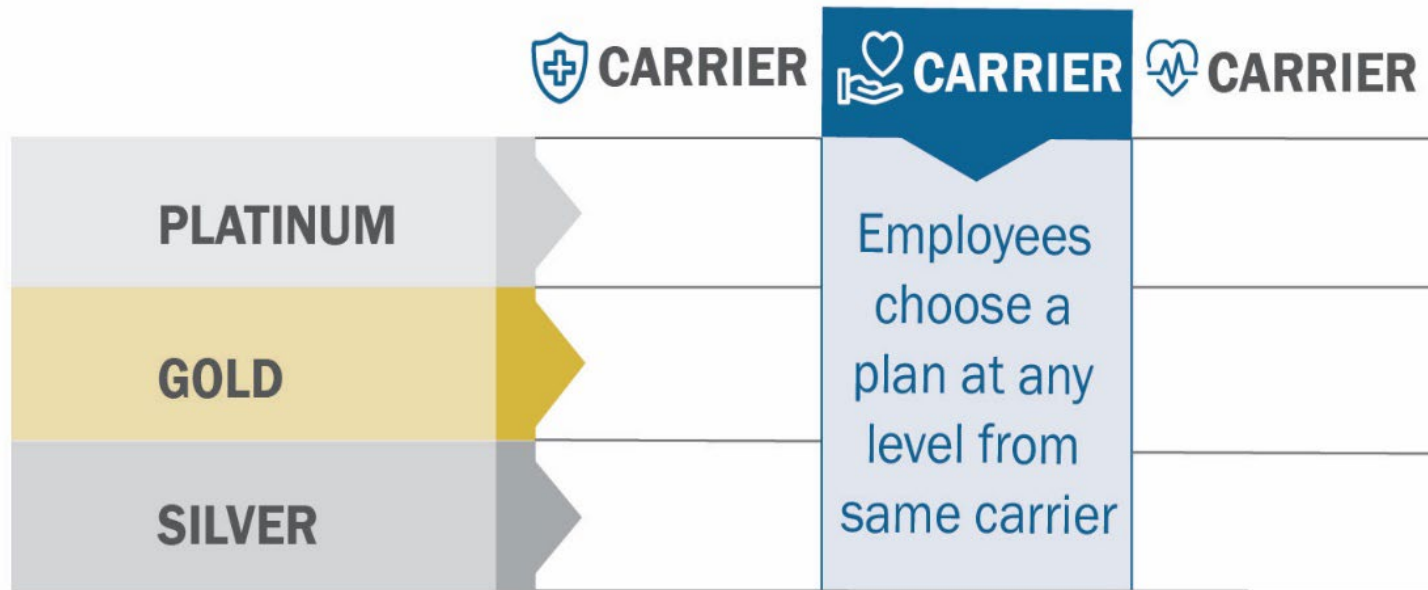
One Plan

 CARRIER  CARRIER  CARRIER

PLATINUM			
GOLD			
SILVER			
BRONZE			One plan for all employees

- Employer selects one 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

- Employers can receive **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 \$4,790.78 in 2024.
- Employees who participate will earn a **\$100 Gift Card**



ConnectWell Activities



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**
- HOMEBUYING COURSE**
- STUDENT LOAN PLANNING**
- END OF LIFE PLANNING**

ConnectWell Process



Small Business Health Care Tax Credit

Small Business Health Care Tax Credit

- Small Business 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 a single (not family) health care coverage for employee
 - Have fewer than 25 full-time equivalent employees (FTEs) and those employees must have average wages of less than \$65,000 (2024) 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: [Small Business Health Care Tax Credit and the SHOP Marketplace | Internal Revenue Service](#)

Health Connector for Sole Proprietors and Owner Only

Health Connector plans for Sole Proprietors and Owner Only

Advance Premium Tax Credits (APTC)

- Lower the premium 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 and Advance Premium Tax Credits (APTC) + MA state funds that help reduce premium amount you pay each month
- Has low monthly premiums, low out-of-pocket 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 in plan year 2025
[Get an Estimate - APTC Form - Massachusetts Health Connector](#)

Open Enrollment for Individuals and Families

Open Enrollment is the time when you can apply for new coverage for the coming year, renew your coverage or shop for a new plan.

- The Health Connector's Open Enrollment is from *November 1 to January 23*
- During this Open Enrollment, you can review the available health plan choices for coverage to begin on January 1, 2026
- Health Connector coverage begins on the first day of each month
- Anyone seeking coverage for **January 1st** must enroll in and pay for coverage by **December 23rd**

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 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

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.
- Recent **pay information** such as:
 - Net income from self-employment
 - Copies of your last two pay stubs
 - Information about your current income if you didn't file taxes last year or your income has changed since last year
- If you don't have all the information above give us what you have. You'll get a letter asking for more information if needed.

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](#)

Shopping and Enrollment Summary

- Small employers and owners that don't qualify to offer coverage through Health Connector for Business can still get coverage on **MAhealthconnector.org**
- Deadlines: Apply, Enroll, and Pay your first premium by the **23rd of the month** before your coverage can start (for example, enroll and pay by October 23rd for coverage that starts on November 1)
- Small employers and owners that **DO qualify** to offer coverage through Health Connector for Business have 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

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

