Can you get help paying for health insurance through the Health Connector?

MASSACHUSETTS 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 a qualifying income level for your family size.

Note: For ConnectorCare plans, the qualifying income level is between 100% and 400% of the Federal Poverty Level (FPL) or lower (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 or prison 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 10.22% of your yearly household income for 2027, then that coverage is not considered affordable.

2026 Yearly Income Guidelines based on Federal Poverty Level (FPL)

Household size	ConnectorCare Plan Type 2A (100–150% FPL)	ConnectorCare Plan Type 2B (150–200% FPL)	ConnectorCare Plan Type 3A (200–250% FPL)	ConnectorCare Plan Type 3B (250–300% FPL)	ConnectorCare Plan Type 3C (300–400% FPL)
1	$15,960–$23,940	$23,940–$31,920	$31,920–$39,900	$39,900–$47,880	$47,880–$63,840
2	$21,640–$32,460	$32,460–$43,280	$43,280–$54,100	$54,100–$64,920	$64,920–$86,560
3	$27,320–$40,980	$40,980–$54,640	$54,640–$68,300	$68,300–$81,960	$81,960–$109,280
4	$33,000–$49,500	$49,500–$66,000	$66,000–$82,500	$82,500–$99,000	$99,000–$132,000
For each extra person, add:	$8,520	$11,360	$14,200	$17,040	$22,720
Lowest monthly premium per person*	$0	$55	$107	$158	$242

*2026 Federal Poverty Levels are used to determine who may be eligible for Health Connector or ConnectorCare plans during the 2027 plan year, January 1 through December 31, 2027.

If you meet these requirements, you may be able to get help paying for health insurance.
Visit MAhealthconnector.org to use the "Get an Estimate" tool to preview health plans and prices.

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).

ConnectorCare Plans and Advance Premium Tax Credits

ConnectorCare plans have $0 or low monthly premiums, low out-of-pocket costs, and no deductibles. People who qualify receive a federal Advance Premium Tax Credit plus an additional Massachusetts state savings that are applied to your monthly bill and help to lower the cost of your health insurance premiums.

- For households with incomes between 100% and 400% of the FPL.
- The tax credit amount is based on your income, family size, and where you live.
- 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 8 different carriers.

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.

ConnectorCare monthly premiums per person can be as low as:

- **$0** per month for Plan Type 2A
- **$55** per month for Plan Type 2B
- **$107** per month for Plan Type 3A
- **$158** per month for Plan Type 3B
- **$242** per month for Plan Type 3C

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

- Blue Cross Blue Shield of Massachusetts
- Fallon Health
- Harvard Pilgrim Health Care
- Health New England
- Mass General Brigham Health Plan
- Tufts Health Plan
- UnitedHealthcare
- WellSense Health Plan

Example of ConnectorCare savings:

Jim is 45 years old, lives in Boston, and earns $35,000 a year. He qualifies for ConnectorCare plan Type 3A with a $366 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 $107 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.

Need help?

You can get free, in-person help with an Enrollment Assister at a community partner organization near you.
Enrollment Assisters 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 **MAhealthconnector.org/here-to-help**

The Massachusetts Health Connector complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin or ancestry, sex, age, disability, health status or condition, quality of life, or religious creed.