



Get Covered through the Health Connector

What you need to know if you've recently lost
health insurance benefits

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Today's presentation topics:

- General information about the state's Health Connector and the types of coverage available through MAhealthconnector.org
- Rules around choosing Health Connector plans as an alternative to COBRA and the new Special Enrollment Period due to COVID-19
- Tips when applying for coverage, including choosing a plan and enrolling
- How to get free help with this process

What is the Health Connector?

The Massachusetts Health Connector is the state's health insurance Marketplace, offering individuals, families and small employers with access to affordable coverage.

- Those who don't get health insurance through their job or other sources
- Many people who apply, qualify for help paying for their coverage
- Dental insurance is also available for purchase



Health Connector Plan Options

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 carriers in Massachusetts

Health Plans with Advance Tax Credits

Those with incomes within a certain range can qualify for tax credits to reduce their cost of monthly premiums

ConnectorCare Plans

Others within lower income ranges and other eligibility requirements may qualify for low or no-cost health insurance coverage

Catastrophic Plans

Available to those under 30 or with a hardship exemption

Dental Plans

For individuals, families and small employers including; pediatric-only and low and higher deductible plans



Health Connector as an alternative to COBRA

Health Connector as an alternative to COBRA

When leaving a job, COBRA may be offered to continue health insurance benefits. Before making a final decision, review your options through the Health Connector.

- Losing your employer coverage is considered a **qualifying life event**, which gives you a special enrollment period for enrolling through the Health Connector
- Be sure to apply and compare your options through the Health Connector within **60 days** of losing your employer coverage
- If you are a Massachusetts resident, you may apply for and enroll in coverage through [Mahealthconnector.org](https://www.mahealthconnector.org) and indicate the date that your employer will no longer pay for health insurance benefits
- You'll need to apply, enroll, and pay your first premium by the 23rd of the month before your coverage can start



Special Enrollment Periods due to COVID-19

COVID-19 Special Enrollment Period (SEP)

Given the COVID-19 emergency, the Health Connector has created a Special Enrollment Period – now available through June 23rd.

- To help ensure everyone who wants access to covered coronavirus services has it, the Massachusetts Health Connector created and extended this Special Enrollment Period
- This gives uninsured residents an opportunity to apply and get into health insurance coverage
- The new deadline to apply and enroll in coverage is June 23rd
- The Division of Insurance has extended a similar special enrollment period which may be helpful for anyone not eligible to shop through the Health Connector



Getting Coverage through the Health Connector

Who qualifies for help paying for health insurance?

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 income that is 400% of the Federal Poverty Level (FPL) or lower

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 or are offered affordable, comprehensive health insurance from an employer

What are the income guidelines to get help from the Health Connector?

Current Federal Poverty Level (FPL) guidelines are used to determine what type of help is available.

| Household Size | 400% FPL |
|--|-----------|
| 1 | \$49,960 |
| 2 | \$67,640 |
| 3 | \$85,320 |
| 4 | \$103,000 |
| <i>For each additional person add \$17,680</i> | |

The income limit for ConnectorCare plans is set at 300% of FPL - \$37,470 for a household of one and \$77,250 for a household of four.



Applying for Coverage

What do I need to complete the application?

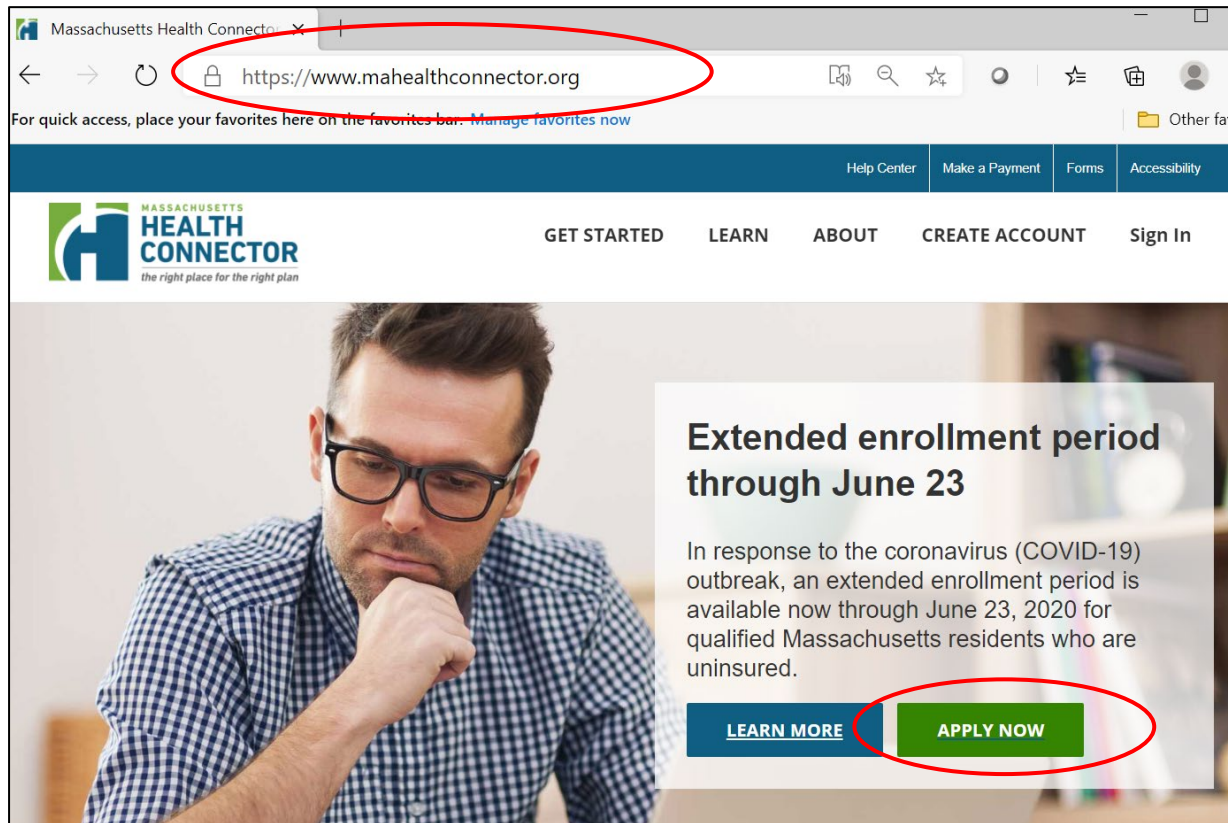
Here's a checklist of things to gather:

- 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). Find more information about immigration documents here: <https://www.mahealthconnector.org/immigration-document-types>
- Recent Pay Information
 - Copies of your last two pay stubs
 - If you are collecting unemployment, your unemployment amount (this can be found on your award letter)
- A copy of your **federal tax return** from last year
 - If you didn't file taxes last year, or your income has changed since last year, have information about your current income ready

Application for Individuals and Families

Begin your application at [MAhealthconnector.org](https://www.mahealthconnector.org)

There is a single application to find out if you qualify for help paying for coverage. Some may be eligible for MassHealth while others may find that Health Connector plans are a more affordable option than COBRA.



Application for Individuals and Families

The screenshot shows a web browser window with two tabs: "Massachusetts Health Connector" and "Health Coverage -Massachusetts". The address bar shows the URL "https://mahealthconnector.optum.co...". The page header includes navigation links for "Learn More", "Get Assistance", "Accessibility", and "Language: English". The main navigation bar features the "MASSACHUSETTS HEALTH CONNECTOR" logo, the "MassHealth" logo, and a "My Cart: 0" icon.

The main content area is titled "Start your Application for Health Coverage" with a prominent blue "Apply Now" button. Below this, there is a "Sign In" section with a "Sign In" button circled in red. A "WARNING" section follows, detailing government information restrictions and monitoring. At the bottom of the "Sign In" section, a "Create an Account" button is also circled in red.

The right side of the page is divided into three columns:

- See What You May Qualify For:** Includes input fields for "Your Zip Code" and "Coverage Start Date" (set to June 01, 2020). A question "Do you want to check to see if you are eligible for help paying for costs?" has "Yes" selected. A "Start Now" button is at the bottom.
- Preview Health and Dental Plans and Prices:** Contains a "Preview Plans" button.
- Important Dates:** Lists "2020 Open Enrollment" (November 01, 2019 - January 23, 2020) and "Health Connector Payment Due Date" (May 23, 2020).

The footer of the page includes a "Welcome to the Massachusetts Health Connector" message and a note about the state's Marketplace for health and dental insurance, directing users to the Help Center for more information.

How do I enter my income if I'm unemployed?

When you complete an application you'll be asked about your current income as well as your estimated income for the year.

- If you are applying or updating your income, you should enter your **current income** (as it is right now) without the \$600 in additional UI income, then update your expected yearly income based on what you think you'll make over the course of the year
- When entering your **yearly income**, consider how much has been earned so far this year, add any unemployment, including the extra \$600 per week, and include what might be earned if and when you return to work later this year
- If your income changes later, **update** your income information again so it is as correct as possible

Keeping your income and application up to date

- If you receive an Advance Premium Tax Credit (APTC), you can always adjust the amount you take by using the slide on the Eligibility Results page of your application
- Please keep updating your income as your employment situation changes. Keeping your income information as accurate as possible will help to make sure you:
 - Get the right amount of help paying for health insurance
 - Lower your risk of owing money to the IRS when you file taxes for 2020



Choosing a Plan and Enrolling

How do I choose the right plan?

Once you know what you qualify for, your next step is to shop for a plan

- The Health Connector has resources that can help you decide:
<https://www.mahealthconnector.org/help-center/resource-download-center>
- Within the application, you can also enter your provider and medication preferences, then see pricing and compare plan designs from leading carriers in Massachusetts



Find a Health Plan

Plan Finder Tool

Use our Plan Finder Tool to see which plans include your preferred providers, facilities, and prescription drugs.

Plan Finder Tool

Quick Filters

Plan Quick Filters

Use the filters below to narrow your plan search results.

Reset All

Apply Filter

MONTHLY PREMIUM

\$255.⁰⁶ to \$1,193.⁸⁵

The premium amounts shown below are based on the age and the zip code 02113 provided for the household you included. Your plan costs may be much lower if you are eligible for help paying for costs, like an Advance Premium Tax Credit or a ConnectorCare plan. [Change your household information](#)

1 to 10 of 24

MONTHLY PREMIUM

CARRIER AND PLAN DETAILS

ANNUAL DEDUCTIBLES

MAX. OUT-OF-POCKET COST

\$319.⁷²



Standard Silver: Tufts Health Direct Silver 2000 II

HMO/SILVER

See Plan Details

[Additional Information from Tufts Health Plan - Direct](#)

Individual
\$2,000

Family
\$4,000

Individual
\$8,150.⁰⁰

Family
\$16,300.⁰⁰

Network Note

Select to compare

This Plan Covers: 1 Provider

\$339.²⁴



Standard Silver: BMC HealthNet Plan Silver A II

HMO/SILVER

See Plan Details

[Additional Information from BMC HealthNet Plan](#)

Individual
\$2,000

Family
\$4,000

Individual
\$8,150.⁰⁰

Family
\$16,300.⁰⁰

ConnectorCare Plan Premiums and Benefits

ConnectorCare plans are affordable health insurance plans offered through the Massachusetts Health Connector.

- They have low monthly premiums, low out-of-pockets costs, with no deductibles. Remember they are subsidized by federal premium tax credits + state subsidies
- Available to those who meet eligibility requirements, including income below 300% of FPL
- Depending on the plan type you qualify for, you could choose a plan for as low as \$0 – up to \$130 per month



Getting Help

Where can I get help enrolling in health insurance coverage?

Free enrollment assistance is available through the Health Connector Customer Service and across Massachusetts through Assisters (Navigators and Certified Application Counselors (CACs))

- **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 and days of operation, location and phone number visit:

<https://www.mahealthconnector.org/about/contact>

- **Assisters:**

Trained and certified assisters 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 an Assister near you visit <https://www.mahealthconnector.org/here-to-help>



Key Takeaways

Key Takeaways

Reminders and finer details about this shopping and enrollment process:

- Applications for coverage can be submitted online or over the phone
 - Some people will get an automatic special enrollment period and be allowed to shop and enroll immediately
 - If you complete an application online and you are not able to shop for a plan and enroll into coverage right away, contact Health Connector Customer to request a special enrollment due to COVID-19
- This enrollment window is open through June 23rd unless you have a different qualifying event that opens an enrollment window for 60 days. For example, you just lost coverage from a job
- 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 June 23rd for coverage to start on July 1
- Free help with the application and plan selection process is available through the Health Connector's customer service and enrollment assisters across Massachusetts, call today to make an appointment for help!

Helpful Resources

- Health Connector home page: www.mahealthconnector.org
- Resource download page (Shopping Guides, Guide to Subsidies, ConnectorCare Overview, Standardized QHPs): www.mahealthconnector.org/help-center/resource-download-center
- Health Connector Provider and Prescription search tool: PlanFinder.MAhealthconnector.org
- Enrollment Assistance search: <https://www.mahealthconnector.org/help-center>
- Customer service information (call and walk-in centers): <https://www.mahealthconnector.org/about/contact>
- Small Business page: <https://www.mahealthconnector.org/business/employers>
- Coverage options for non-benefits eligible employees or former employees: <https://www.mahealthconnector.org/employer-resources>
- Resources for newly unemployed:
 - English: www.mahealthconnector.org/wp-content/uploads/health-coverage-after-a-job-loss-eng.pdf
 - Spanish: www.mahealthconnector.org/wp-content/uploads/health-coverage-after-a-job-loss-esp.pdf



Questions?

What are the income guidelines to get help from the Health Connector?

Current Federal Poverty Level (FPL) guidelines used by the Health Connector

| 2019 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 (300-400% FPL) |
| 1 | up to \$18,735 | \$18,736-\$24,980 | \$24,981-\$31,225 | \$31,226-\$37,470 | \$37,471-\$49,960 |
| 2 | up to \$25,365 | \$25,366-\$33,820 | \$33,821-\$42,275 | \$42,276-\$50,730 | \$50,731-\$67,640 |
| 3 | up to \$31,995 | \$31,996-\$42,660 | \$42,661-\$53,325 | \$53,326-\$63,990 | \$63,991-\$85,320 |
| 4 | up to \$38,625 | \$38,626-\$51,500 | \$51,501-\$64,375 | \$64,376-\$77,250 | \$77,251-\$103,000 |
| For each extra person, add: | \$6,630 | \$8,840 | \$11,050 | \$13,260 | \$17,680 |
| Lowest monthly premium for ConnectorCare | \$0 | \$45 | \$87 | \$130 | Tax credit amount varies |

How do I enter my income if I'm unemployed?

When you complete an application you'll be asked about your current income as well as your estimated income for the year.

| Type of Income | Include in Current Income? | Include in Projected Annual Income? |
|---|--|---|
| Unemployment extension to up to 39 weeks of benefits | Yes, regular unemployment should be reported as long as it is received | Yes, make your best prediction about your yearly income accounting for how long you expect to receive unemployment |
| \$600 unemployment "bump" (Federal Pandemic Unemployment Compensation) | No, do not include this amount in the unemployment benefits you report | Yes! Do add the \$600 per week in when reporting expected yearly income. Someone on unemployment from early April through July 25 will earn about \$10,000 from this bump |
| One-time "recovery rebate" or "stimulus payment" of \$1200 per adult and \$500 per qualifying child | No, do not include this income | No, do not include this income |

Examples of ConnectorCare Plan Premiums and Benefits

| Lowest-cost ConnectorCare Plan Premiums in 2020 | | | | | |
|---|-------------|--------------|--------------|--------------|--------------|
| | Plan Type 1 | Plan Type 2A | Plan Type 2B | Plan Type 3A | Plan Type 3B |
| Lowest Cost Plan | \$0 | \$0 | \$45 | \$87 | \$130 |

| ConnectorCare Benefits & Co-pays | | | |
|--|-------------|--------------------|--------------------|
| Plan Type | Plan Type 1 | Plan Types 2A & 2B | Plan Types 3A & 3B |
| Medical Maximum Out-of-Pocket (Individual/ Family) | \$0 | \$750/\$1,500 | \$1,500/\$3,000 |
| Prescription Drug Maximum Out-of-Pocket (Individual/ Family) | \$250/\$500 | \$500/\$1,000 | \$750/\$1,500 |
| Preventive Care/Screening/Immunization | \$0 | \$0 | \$0 |
| Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays) | \$0 | \$10 | \$15 |
| Specialist Office Visit | \$0 | \$18 | \$22 |
| Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services | \$0 | \$10 | \$15 |
| Rehabilitative Speech Therapy | \$0 | \$10 | \$20 |
| Rehabilitative Occupational and Rehabilitative Physical Therapy | \$0 | \$10 | \$20 |
| Emergency Room Services | \$0 | \$50 | \$100 |
| Urgent Care | \$0 | \$18 | \$22 |
| Outpatient Surgery | \$0 | \$50 | \$125 |
| All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services) | \$0 | \$50 | \$250 |
| High Cost Imaging (CT/PET Scans, MRIs, etc.) | \$0 | \$30 | \$60 |
| Laboratory Outpatient and Professional Services | \$0 | \$0 | \$0 |
| X-Rays and Diagnostic Imaging | \$0 | \$0 | \$0 |
| Skilled Nursing Facility | \$0 | \$0 | \$0 |
| Retail Prescription Drugs: | | | |
| Generics | \$1 | \$10 | \$12.50 |
| Preferred Brand Drugs | \$3.65 | \$20 | \$25 |
| Non-Preferred Brand Drugs | \$3.65 | \$40 | \$50 |
| Specialty High Cost Drugs | \$3.65 | \$40 | \$50 |