

# Health Connector Open Enrollment Overview & Shopping Tool Demo

January 2025



# Today's Topic

- 1 Open Enrollment: Apply or change coverage.
- 2 Enrollment Periods: Key actions & deadlines.
- 3 ConnectorCare 2025: Updates & eligibility.
- 4 Compare Plans: Tips to save.
- 5 Get Help: Resources available.

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# What is the Health Connector's Open Enrollment?

# 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

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.

## Health plans with Advance Premium Tax (APTC)

People can qualify for tax credits to reduce their cost of monthly premiums.

## ConnectorCare plans

People in more income levels who meet other eligibility requirements may now qualify for low- or no-cost health insurance coverage.

# Open and Closed Enrollment



# Open Enrollment

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

- The Health Connector's Open Enrollment is from November 1 to **January 23**
- Even though we are past January 1, we are still in an Open Enrollment period
- Review the available health plan choices for coverage to begin on February 1
  - Health Connector coverage begins on the first day of each month
  - Anyone seeking coverage for **February 1<sup>st</sup>** must enroll in and pay for coverage by **January 23<sup>rd</sup>**

# COBRA or alternative coverage 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.
- If you've lost health insurance that you had through a job apply within 60 days of losing that coverage.
- The sooner you apply, the sooner your new health insurance can start.
- Once your special enrollment period is over, you may not be able to enroll through the Health Connector again until the next Open Enrollment period

[health-coverage-after-a-job-loss-eng.pdf](#)  
([mahealthconnector.org](http://mahealthconnector.org))

## Massachusetts Health Connector

Find affordable, high-quality health insurance if you lost coverage through your job



The Health Connector is a state agency and health insurance marketplace that makes coverage available to people who recently lost their insurance from their employer. Most people who apply through the Health Connector can get a plan for a low monthly cost, and some people even qualify for a **\$0 monthly payment**.

All Health Connector plans cover services like doctor visits, emergency care, physical therapy, and prescription drugs.

### Learn more and apply

Learn more and sign up today at [www.MAhealthconnector.org](http://www.MAhealthconnector.org). When you fill out an application online, you'll find out right away if you qualify for a health plan from the Health Connector or coverage through MassHealth.

➤ If you've lost health insurance that you had through a job, make sure to apply within **60 days** of losing that coverage. However, the sooner you apply, the sooner your new health insurance can start.

Losing your employer coverage is considered a qualifying life event, which gives you a special enrollment period for enrolling through the Health Connector. Once your special enrollment period is over, you may not be able to enroll through the Health Connector again until the next Open Enrollment period.

### Already have a Health Connector account?

If you've applied to the Health Connector in the past or currently have Health Connector coverage and your income has changed, please update your account with this information now. If your income is now lower, you may end up qualifying for lower-cost health insurance.

Sign into your account at [www.MAhealthconnector.org](http://www.MAhealthconnector.org) to update your income or other information.

You can find detailed instructions for updating income on our website at: [www.MAhealthconnector.org/update-income](http://www.MAhealthconnector.org/update-income)

### Steps to enroll or change plans

1. Apply or update your account
2. Choose a plan
3. Pay your first monthly bill (if you have one) by the 23rd of the month

You will need to enroll and pay your first premium bill before your plan can start.

When you enroll and make your first payment by the 23rd of the current month, your new plan will start the first day of the following month.

### ➤ Tip for entering income

Enter your income as it is right now, then adjust your expected yearly income based on what you think you'll end up making over the course of the year.

If your income changes later on, please update your information again to so you are keeping it as correct as possible.



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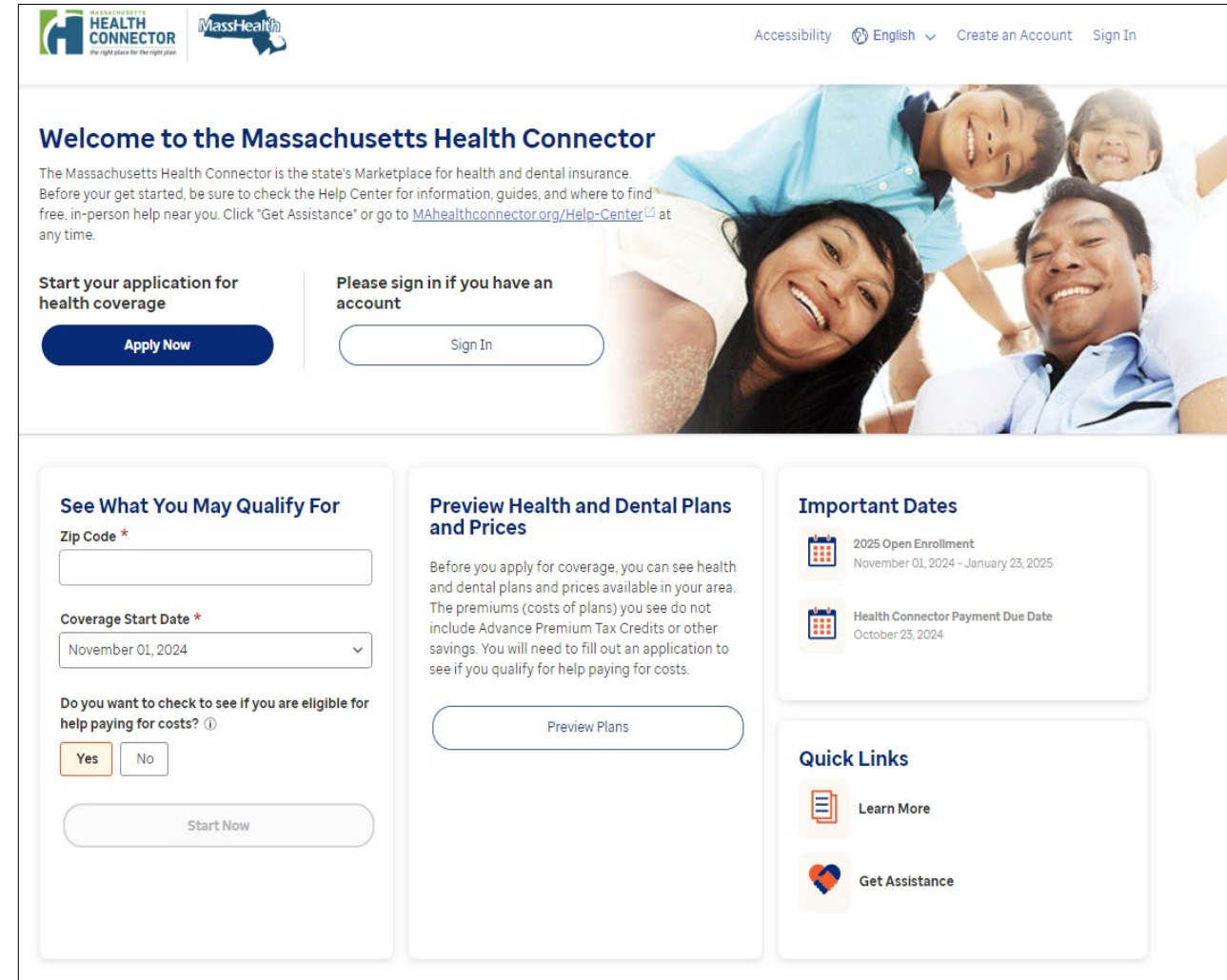
What needs to be done  
during this time and  
what are the deadlines?

# Application for Individuals and Families

Whether you're an existing member or newly applying, you can access the application from:

- [MAhealthconnector.org](https://MAhealthconnector.org)
- Spanish  
[MAhealthconnector.org/es](https://MAhealthconnector.org/es)
- Portuguese  
[MAhealthconnector.org/pt/](https://MAhealthconnector.org/pt/)

One application for the Health Connector, help paying, and MassHealth



The screenshot shows the homepage of the Massachusetts Health Connector. At the top, there are logos for the Massachusetts Health Connector and MassHealth, along with links for Accessibility, English, Create an Account, and Sign In. The main heading is "Welcome to the Massachusetts Health Connector". Below this, there is a paragraph explaining that the Health Connector is the state's Marketplace for health and dental insurance, and a link to the Help Center. There are two main buttons: "Apply Now" for starting a new application and "Sign In" for existing members. Below these are three columns of information: "See What You May Qualify For" with input fields for Zip Code and Coverage Start Date, and a "Start Now" button; "Preview Health and Dental Plans and Prices" with a "Preview Plans" button; and "Important Dates" listing the 2025 Open Enrollment period (November 01, 2024 - January 23, 2025) and the Health Connector Payment Due Date (October 23, 2024). At the bottom right, there are "Quick Links" for "Learn More" and "Get Assistance".

# Existing Members vs. New Applicants

Whether you are an existing member or newly applying, both can shop and enroll in a new plan that starts on February 1<sup>st</sup> - Open Enrollment ends on January 23<sup>rd</sup>

Actions	Existing Member	Newly Applying
1. Update or submit your application	- <b>Update your application</b> (don't create a new one) report any income changes, household size or other life changes (ex. move, new job, birth etc.).	- <b>Complete</b> an online application
2. Review your program eligibility to see if you're eligible for savings	If there are any <b>document proofs</b> that you owe, submit by the deadline requested (90 days)	
3. Shop, compare and enroll in a plan	Complete <b>plan selection</b> and <b>pay your premium</b> (if one is owed) by <b>January 23</b> for coverage to start on <b>February 1, 2025</b>	

# 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

# Income Sources to Include

For each of the sources, make your best estimate for what your income will be in 2025.

- Wages
- Salaries
- Tips
- Net income from any self employment or business
- Unemployment compensation
- Social security payments
- Alimony
- Any other taxable incomes such as retirement income, investment income, pension income, rental income, prizes, awards, gambling winnings.

*For full list, visit [How to report income at MAHealthConnector.org](https://www.mahealthconnector.org)*

# After Applying for Health Coverage

## Open Mail from Health Connector or MassHealth

- If we need more info, we'll send a letter.
- Submit required documents within 90 days to avoid delays.

## Keep Your Application Updated for Household Changes

- Ensures correct help for health and dental costs.
- Lowers IRS debt risk during tax season.
- Adjust Advance Premium Tax Credit (APTC) anytime via “Change Tax Credit” on the Health Plan page.
- **Need Help** - Update income info at [mahealthconnector.org](https://mahealthconnector.org).

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# ConnectorCare Coverage in 2025



# Payment help you can get through the Health Connector

## **Advance Premium Tax Credits (APTC)**

- APTC lower 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) plus MA state funds to help reduce the monthly premium amount you pay.
- Has low monthly premiums, low out-of-pocket costs, and no deductibles.

# More financial help available

- The Health Connector is the only place Massachusetts residents can access state and federal subsidies.
  - The ConnectorCare program has expanded eligibility, offering low premiums, low co-pays, and no deductibles for members. Members save thousands compared to those enrolled in unsubsidized commercial plans.
  - 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.

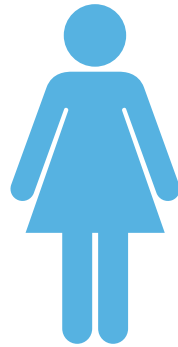
# More choices through ConnectorCare

All health insurance companies who participate in the Health Connector will offer plans in ConnectorCare in 2025.

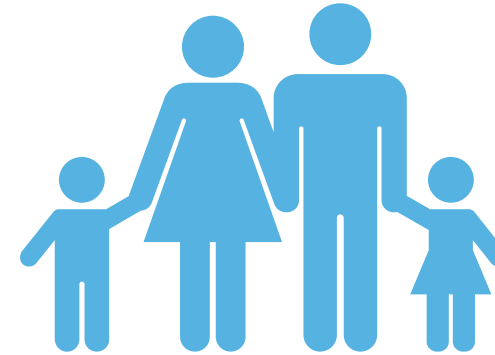


# ConnectorCare: Income Limits for Eligibility

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



For an individual, the income limit for ConnectorCare is \$75,300 for 2025.



For a family of four, the income limit for ConnectorCare is \$156,000 for 2025.

# Financial Help

## 2025 ConnectorCare lowest-cost monthly premiums by plan type

	Plan Type 1	Plan Type 2		Plan Type 3			
Subgroups	n/a	2A	2B	3A	3B	3C	3D
Income range (% FPL)	0-100%	100.01-150%	150.01-200%	200.01-250%	250.01-300%	300.01-400%	400.01-500%
2024 Minimum monthly premium	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2025 Minimum monthly premium	\$0	\$0	\$51	\$99	\$147	\$226	\$264

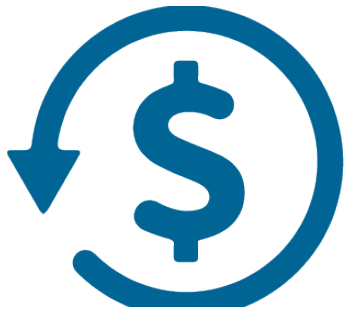
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How do you compare  
options and save on  
Health Connector plans?

# What to consider when shopping

There are considerations when shopping for health insurance coverage and MAhealthconnector.org has tools to help you compare your options.

## Premium



monthly amount members pay

## Covered Benefits



services covered by plans

## Out of Pocket Costs



amount members pay for each service

## Network



doctors, specialists, hospitals and other facilities

# Online Tools available from the Health Connector

Tool	Purpose	Website
Get an Estimate	Lets you see what plans are available in your area and estimates what your savings may be	<a href="https://betterhealthconnector.com">Get an Estimate – Massachusetts Health Connector (betterhealthconnector.com)</a>
Plan Comparison	Find out if preferred providers and facilities and covered through a specific plan.	<a href="https://checkbookhealth.org">Massachusetts Plan Comparison Tool 2025 (checkbookhealth.org)</a>
Plan Finder	Lets you see if preferred providers and facilities are covered through specific plans and see the monthly cost	This tool is available when you are in “your” application on <a href="https://mahealthconnector.org">mahealthconnector.org</a>

Whether you’re newly applying or a member who is shopping, go to [MAhealthconnector.org/renew](https://MAhealthconnector.org/renew)



# Enrollment, Billing and Payment


Enrollment into a health plan is not complete until premium payment has been received and processed

- Anyone seeking coverage for February 1 must enroll in and pay for coverage by **January 23rd**
- If a member received a bill for a premium they were not expecting, you still have until January 23rd to make a change

# Payment Reminders

- Payment for coverage starting on **February 1st** is due on **January 23rd**
- Premium payments can be made:
  - Online through the payment center
  - By mail
  - By phone (new: pay by phone option)

For more information on how to make a Health Connector payment go to:  
<https://www.mahealthconnector.org/how-to-pay>

 [Carrier Name] [Carrier Address] [Carrier City], [ST] [ZipCode]	Primary member	Member ID	Bill date
	John Smith	7XXXXXXX	December 1, 2019
Insurer: Blue Cross Blue Shield of MA Plan name: Standard High Gold: HMO Blue \$1,000 Deductible SBC			
JOHN SMITH 123 Main Street Apartment 456 Lawrence, MA 01840			1243
<b>Account activity</b> Plan's monthly premium <XXX.XX> Advance Premium Tax Credit - <XXX.XX> ConnectorCare subsidy: - <XXX.XX> <hr/> <b>Your monthly premium:</b> \$ <XXX.XX> <hr/> Last statement balance: <XXX.XX> Payments received <DateRange>: <Payment A> - <XXX.XX> <Payment B> - <XXX.XX> <Payment C> - <XXX.XX> <Payment D> - <XXX.XX> <hr/> <b>Total due from last statement:</b> \$ <XXX.XX> Fees and discounts <Discount A> - <XX.XX> Adjustments <Refund A> - <XX.XX> <hr/> <b>Total fees, discounts, and adjustments:</b> \$ <XXX.XX> <hr/> <b>What you owe by &lt;Date&gt;:</b> \$ <XXX.XX>			
<b>Total due</b> <b>\$120.00</b> Please pay by Dec 23, 2019		◀ You are enrolled in AutoPay. We will withdraw \$120.00 on Dec 22, 2019.	
<b>Pay this bill to start your new health coverage.</b> This bill is for your <b>January 2020</b> health plan through the Health Connector.			
<b>Important messages about your account:</b> You only need to pay the amount due on this bill for this month. Because you were given a Hardship Waiver, you won't need to pay some of your past due premiums.			
<b>Ways to pay your bill:</b> 🌐 <b>Online:</b> MAhealthconnector.org 📞 <b>Phone:</b> 1-877-MA-ENROLL (1-877-623-6765) 📧 <b>Mail:</b> Health Connector PO Box 412612 Boston, MA 02241-2612 🏠 <b>In person:</b> Bring a check or money order to one of our walk-in centers, listed on the other side.			



# Getting Help

# 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**



**Community Partners**

# Customer service



- Call **1-877-MA-ENROLL (1-877-623-6765)**. For people who are deaf, hard of hearing, or speech disabled: **TTY 1-877-623-7773**.
- For information about hours, days of operation, and more, go to the [Health Connector Customer Service Call Center](#).
- For **local events**, go to: [Upcoming Events – Massachusetts Health Connector \(mahealthconnector.org\)](#).

# Community Partners



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

# SHINE Counselors



- SHINE Counselors provide no cost health insurance information, counseling and assistance for Medicare eligible adults and their caregivers.
- To schedule an appointment with a local SHINE counselor call MassOptions at **1-800-243-4636** or email [SHINE@state.ma.us](mailto:SHINE@state.ma.us)

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# Shopping tools and payment demonstration



# New applicant looking for a plan

- They are eligible for a ConnectorCare plan (type 3D).
- The applicant recently had some unexpected expenses – car repairs, etc., and wants coverage, but wonders what their options could be.
- They don't have a PCP but know they have a chronic condition that they used to take medicine for.
- They'd like to get care at the Family Health Center of Worcester.
- What shopping tools can they use to compare their plan options?

# Demonstration: ConnectorCare member

## Member information:

- Household of 1 , Age 36
- Income of \$45,000/annually
- Zip Code: 01610
- Asthma medication: Pulmicort Dry powder, 90 mcg
- Facility: Family Health Center of Worcester

## Next Steps:

- Get an Estimate tool
  - [Get an Estimate – Massachusetts Health Connector \(betterhealthconnector.com\)](https://betterhealthconnector.com)
- Plan Comparison tool
  - [Massachusetts Plan Comparison Tool 2024 \(checkbookhealth.org\)](https://checkbookhealth.org)

# Demonstration: Making a Payment

Member chooses to enroll into a different plan. After making that selection they would like to make a one-time online payment using the guest portal.

## Next Steps:

- Review Options for making payments and demo accessing guest portal: <https://www.mahealthconnector.org/how-to-pay>

# Questions



# Website links from presentation and other helpful resources

- Individuals and families

- Health Connector website: [MAhealthconnector.org](https://MAhealthconnector.org) ([mahealthconnector.org/es/](https://mahealthconnector.org/es/))
- Renewal information: [MAhealthconnector.org/renew](https://MAhealthconnector.org/renew)
- Health Connector shopping and resource guides: [MAhealthconnector.org/help-center/resource-download-center](https://MAhealthconnector.org/help-center/resource-download-center)
- Get an Estimate on plan costs and availability: [MAhealthconnector.org/get-an-estimate](https://MAhealthconnector.org/get-an-estimate)
- Compare plans based on provider and medication preferences using the [Plan Comparison Tool](#)
- Health Connector Customer Service Call Center information: [MAhealthconnector.org/about/contact](https://MAhealthconnector.org/about/contact)
- Enrollment assistance search: [MAhealthconnector.org/help-center](https://MAhealthconnector.org/help-center)

# Website links from presentation and other helpful resources (continued)

- **Individuals and families (continued)**

- Income questions: [MAhealthconnector.org/how-do-i-answer-questions-about-income](https://www.mahealthconnector.org/how-do-i-answer-questions-about-income)
- People to include in your application: [MAhealthconnector.org/help-center-answers/people-to-include-when-applying](https://www.mahealthconnector.org/help-center-answers/people-to-include-when-applying)
- Information about immigration documents: [MAhealthconnector.org/immigration-document-types](https://www.mahealthconnector.org/immigration-document-types)
- Newly uninsured: [MAhealthconnector.org/the-right-plan-right-now](https://www.mahealthconnector.org/the-right-plan-right-now)
- Video library: [MAhealthconnector.org/help-center/video-library](https://www.mahealthconnector.org/help-center/video-library)
- SHINE Program: <https://www.mass.gov/info-details/serving-the-health-insurance-needs-of-everyone-shine-program>