

Health and Dental Coverage Options for MA Residents Losing Access to Employer Sponsored Insurance

May 2025



Agenda

Today, we will discuss the following:

- ✓ What is MassHealth and the Health Connector?
- ✓ Common Questions
- ✓ Application Requirements
- ✓ Coverage Options
- ✓ When to Apply
- ✓ Getting Help

Overview of MassHealth and the Health Connector



MassHealth: Populations We Serve

MassHealth provides health benefits to qualifying children, families, seniors, and people with disabilities living in Massachusetts. We may also help pay for these benefits directly or help pay for all or part of your health insurance premiums. MassHealth members have access to doctor visits, dental coverage, prescription drugs, behavioral health services, and other important healthcare services.

Focus of our presentation today

Individuals & Families



- Individuals younger than 65 and not living in or about to go into a nursing facility
- Individuals of **any age** who are
 - Parents of children younger than age 19
 - Adult relatives living with and taking care of children younger than 19 when neither parent is living in the home

Seniors & People Needing Long-Term-Care



- Individuals older than 65 and living at home
- Individuals of **any age** needing long-term-care services in a medical institution or nursing facility
- Individuals eligible under certain programs to get long-term-care services living at home (individuals with disabilities)
- Members of a married couple living with a spouse who is 65 years of age or older

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.
- When someone loses access to Employer Sponsored Insurance (ESI), the Health Connector is an alternative to enrolling in COBRA coverage.
- Many people who apply qualify for help paying. Some may even be eligible for \$0 monthly premium payments.
- People can also buy dental insurance through the Health Connector.
- Small employers with fewer than 50 full-time employees can offer health and dental plans through Health Connector for Business



Alternatives to COBRA

Losing your employer coverage is considered a qualifying life event, which gives you a special enrollment period (SEP) 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.
- 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.

Visit: [health-coverage-after-a-job-loss-eng.pdf](https://www.mahealthconnector.org/health-coverage-after-a-job-loss-eng.pdf)
([mahealthconnector.org](https://www.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. 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 to update your income or other information.

You can find detailed instructions for updating income on our website at: 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.

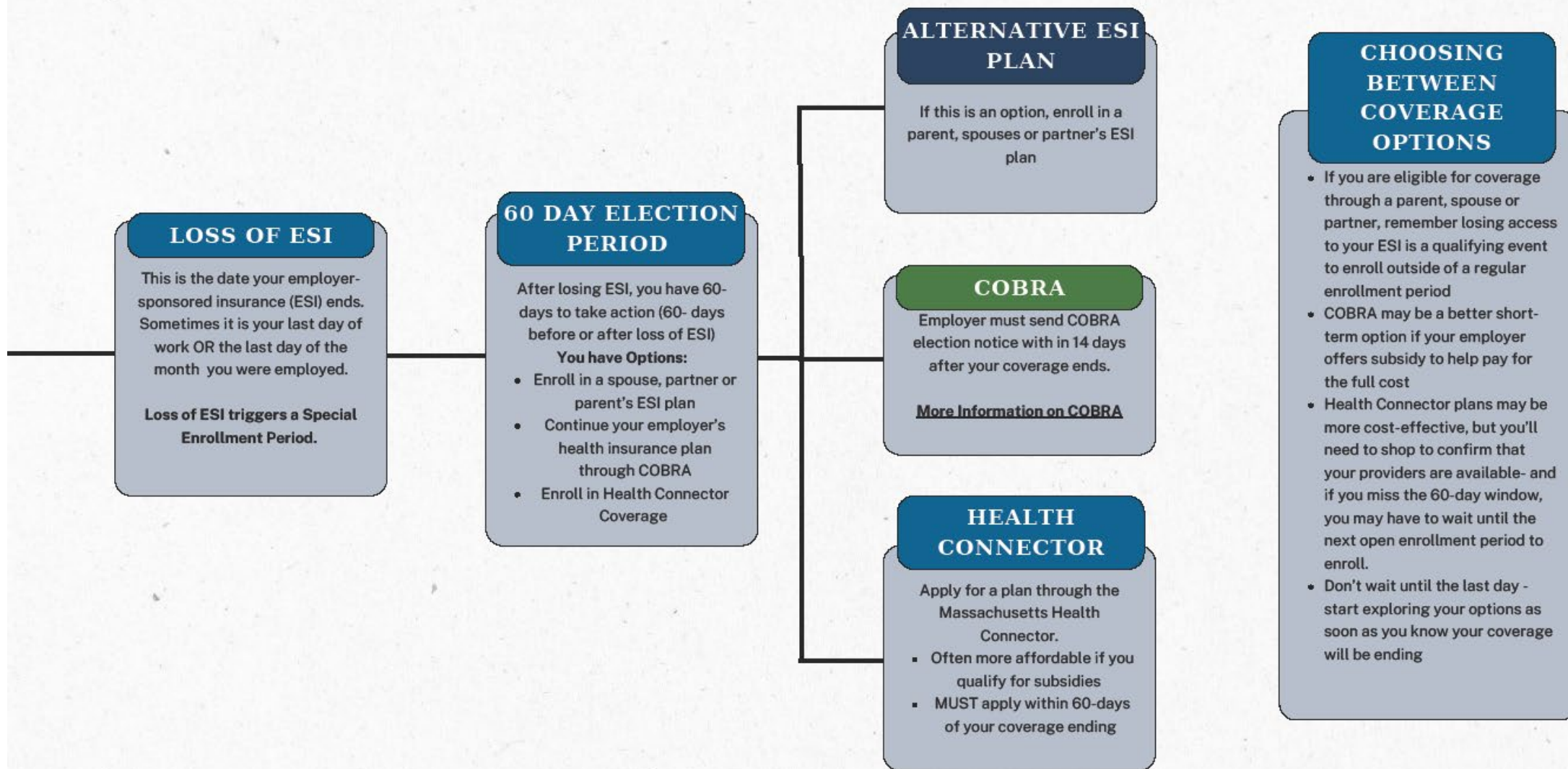
When you enroll and make your first payment by the 23rd of the current month, your new plan will start the first day of the following month.

➔ 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.

ESI, COBRA or Health Connector Coverage





One Application for MassHealth and MA Health Connector

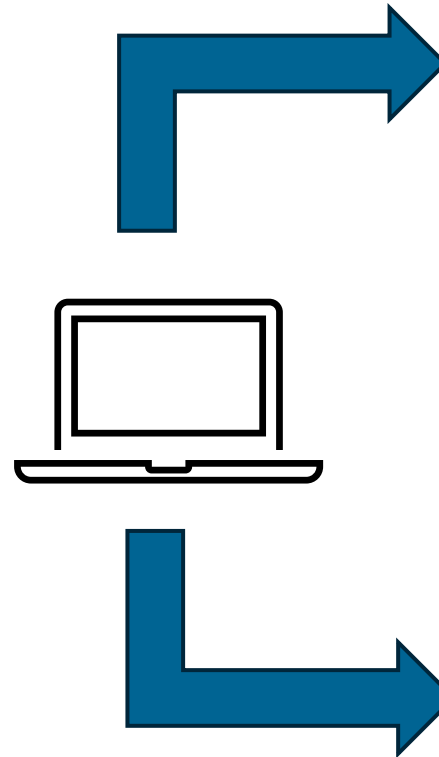
MAHealthConnector.org

For Spanish:

MAHealthConnector.org/es/

For Portuguese:

MAHealthConnector.org/pt/

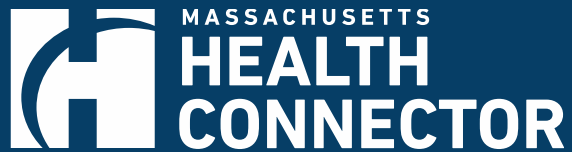


- Medicaid and Children's Health Insurance Program (CHIP) in Massachusetts
- Provides free or low-cost health coverage to eligible individuals
- Administered by the state and funded by state and federal governments
- Based on income, age, disability, and other factors
- Continuous enrollment throughout the year



- Acts as an online marketplace for insurance plans
- Available to individuals and small businesses
- Based on income and household size
- Eligibility for subsidies varies
- Open Enrollment periods and special enrollment periods

Common Questions



Health Connector FAQ

Are there other coverage options besides COBRA?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other more affordable coverage options for you and your family through the Massachusetts Health Connector, MassHealth (our state's Medicaid program), other group health plan coverage options (such as a spouse's plan), or an individual plan directly from an insurance carrier.

Can I drop COBRA at anytime and take up Health Connector coverage?

There are some circumstances when someone enrolled in COBRA can end that coverage and take up Health Connector coverage – including during the Health Connector Open Enrollment, during a Special Enrollment Period (SEP), former employer subsidies end or the full term of COBRA coverage ends.

Can I get help paying for my health insurance if I buy a plan outside the Health Connector?

No. You can't qualify for help paying for a health insurance plan if you bought it outside of the Health Connector, such as directly from a carrier.

If I get health insurance from my job, can I cancel my Health Connector coverage?

Yes. once you have coverage through your employer, you can cancel your Health Connector coverage.

MassHealth FAQ

Do you need to live in Massachusetts to apply for MassHealth?

Yes, you must be a resident of Massachusetts to apply for MassHealth.

Being a Massachusetts resident means you live in Massachusetts or intend to reside in Massachusetts.

You are not a Massachusetts resident if you are here for vacation, or here to receive medical care in a setting other than a nursing facility.

Do you need to renew your MassHealth coverage?

Yes, renewal of MassHealth coverage happens on an annual basis. In many cases, members are auto-renewed for coverage.

If you are not auto-renewed, MassHealth will send you a form in a **blue envelope** to renew on your own.

What happens if I get a new job or change my job?

Please let MassHealth know.

You can report a job change online using your MA Login account or complete the [job update form](#) and submit it to MassHealth.

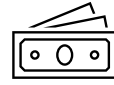
What do I do if my income changes throughout the year?

You can update your application information online at any time by logging into your account and reporting a change.

- [How to update your income information](#)
- [How to report income](#)

You can also call MassHealth Customer Service at 800-841-2900 to help you update any application information.

Reporting Your Income















When filling out the online application for the MA Health Connector and MassHealth, this is the screen that will appear to ask about your income.

The application will ask you for information about your income.

- This question should be answered for the month you are completing the application.
- If you—and any household members included on your application—have any current income (such as income from a job, self-employment, severance or other source), then you must fill out one of the income options displayed.
- Check the boxes for all income sources that apply to you and any household members.

Please select all the sources of your current income from the list below so that your eligibility results are accurate. If you do not have an income, please select 'Continue with no income'. [Learn more about Income Sources](#)

 Job	 Social Security Benefits	 Self-Employment	 Unemployment
 Interest, Dividends, or Other Investment	 Retirement or Pension	 Rental or Royalty	 Capital Gains
 Alimony Received	 Farming or Fishing	 Lottery and Gambling Winnings	 Other Income

Continue with no income

If you do not have any income, you have the option to continue without adding.

Reporting One-Time-Only Income

Income Source *
Other Income Remove

Which other type of income does [] get? *

Canceled Debts

Court Awards

Jury Duty Pay

Other

You do not need to tell us about child support, Veteran's payments, Supplemental Security Income (SSI), or most worker's compensation benefits.

What other type of income does [] have?

How often and how much does [] get from other income? *

Select Frequency ^

\$ Amount

One time only

Weekly

Every two weeks

Twice a month

Monthly

Yearly

Check "Other"

Select "One time only" and enter the amount before taxes

When reporting one-time-only income, it is important to:

- Select the appropriate pay frequency and indicate "One time only";
- report the month and year the income was received; and
- note the amount of income you received before taxes, commonly know as the gross amount.

Reporting Yearly Income

Annual Income [How do I answer questions about income?](#)

Based on what you told us, if the income of _____ is steady month to month, then it is about \$5000.00 per year. Is this how much you think _____ will get in 2025? *

Based on what you know today, how much do you think _____ will make in 2025?

Enter the total expected amount of income. If there is any shared income (e.g. proceeds from jointly owned property) only add it once.

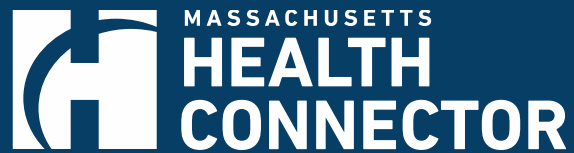
Total Yearly Amount *

\$ 17940

When reporting your yearly income, you have two choices:

- ✓ YES: You agree with the yearly income calculation provided.
- ✓ NO: You do not agree with the calculation provided. If you do not agree, you must tell us how much income you will earn for the year.

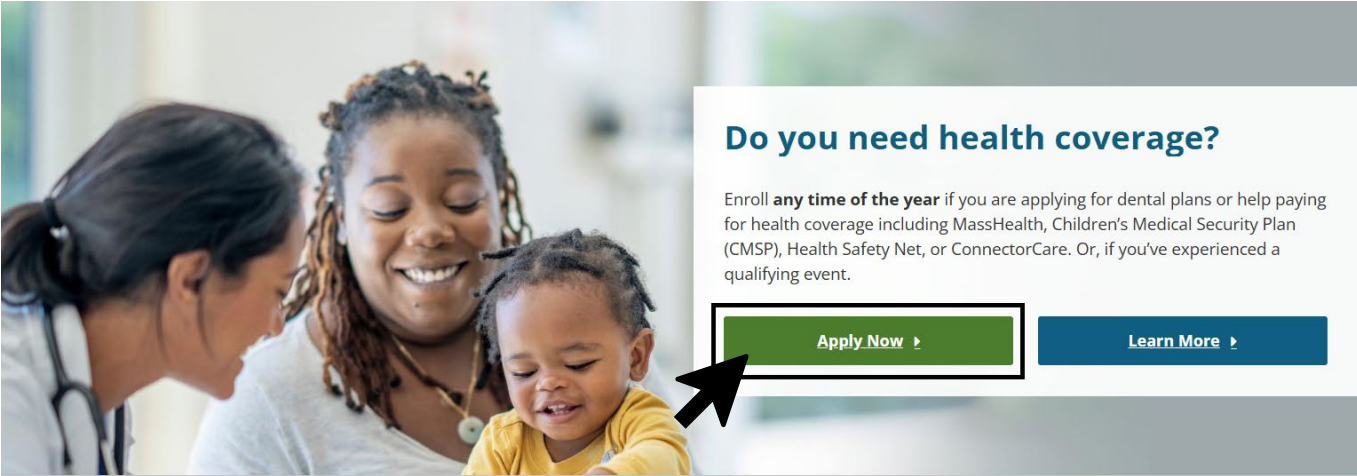
Application Requirements



One Application, Two Programs

One application for MassHealth and the Health Connector for *Individuals & Families*

MaHealthConnector.org
online application is for both
the MA Health Connector
and MassHealth



[Accessibility](#) [English](#) [Create an Account](#) [Sign In](#)

Welcome to the Massachusetts Health Connector

The Massachusetts Health Connector is the state's Marketplace for health and dental insurance. Before you get started, be sure to check the Help Center for information, guides, and where to find free, in-person help near you. Click "Get Assistance" or go to [MAhealthconnector.org/Help-Center](https://mahealthconnector.org/Help-Center) at any time.

Start your application for health coverage

[Apply Now](#)

Please sign in if you have an account

[Sign In](#)



Who Should Apply? ✓

Apply if you:

- Live in Massachusetts
- Are a U.S. citizen, U.S. national, or are otherwise lawfully present in the U.S.
- Are enrolled in Medicare or other public health coverage
 - You may qualify for both Medicare and MassHealth
- Are offered affordable, comprehensive health insurance from an employer
 - You may qualify for MassHealth, even if you have health insurance from your employer
- Do not have health insurance

Who Should Not Apply? ❌

Do not apply if you

- Are visiting Massachusetts for personal pleasure, such as vacation
- Are only in the state to receive medical care in a setting other than a skilled nursing facility

Considerations:

- If you are eligible for other comprehensive health insurance, including Medicaid or Medicare, you will not be eligible for the Health Connector.
- People who are in jail or prison can apply for MassHealth before their release, but they are not eligible for MassHealth or the Health Connector while incarcerated.

Who Should Be Included in the Application?

- The application for MassHealth and the MA Health Connector should include people in your household
- Tell us about all the household members who live with you
 - If you file taxes, we need to know about everyone on your tax return
 - You do not need to file taxes to get MassHealth, the Health Safety Net, or the Children's Medical Security Plan, if you qualify.

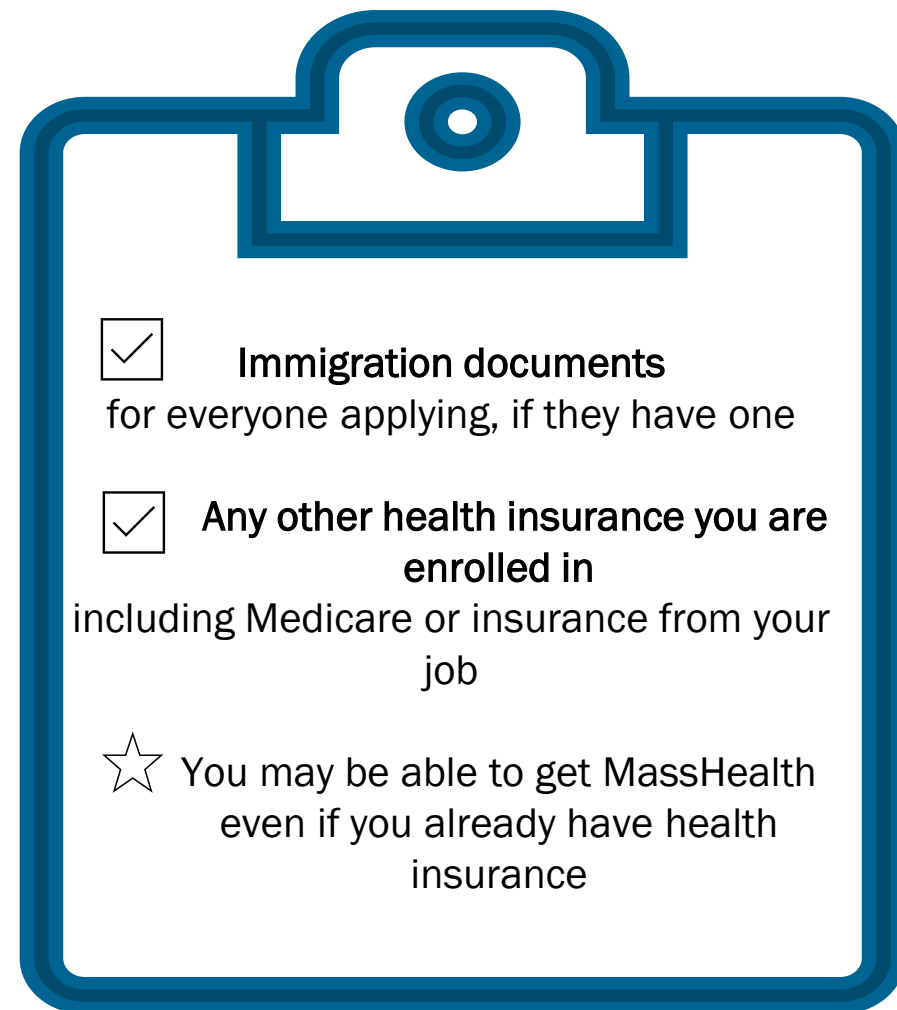
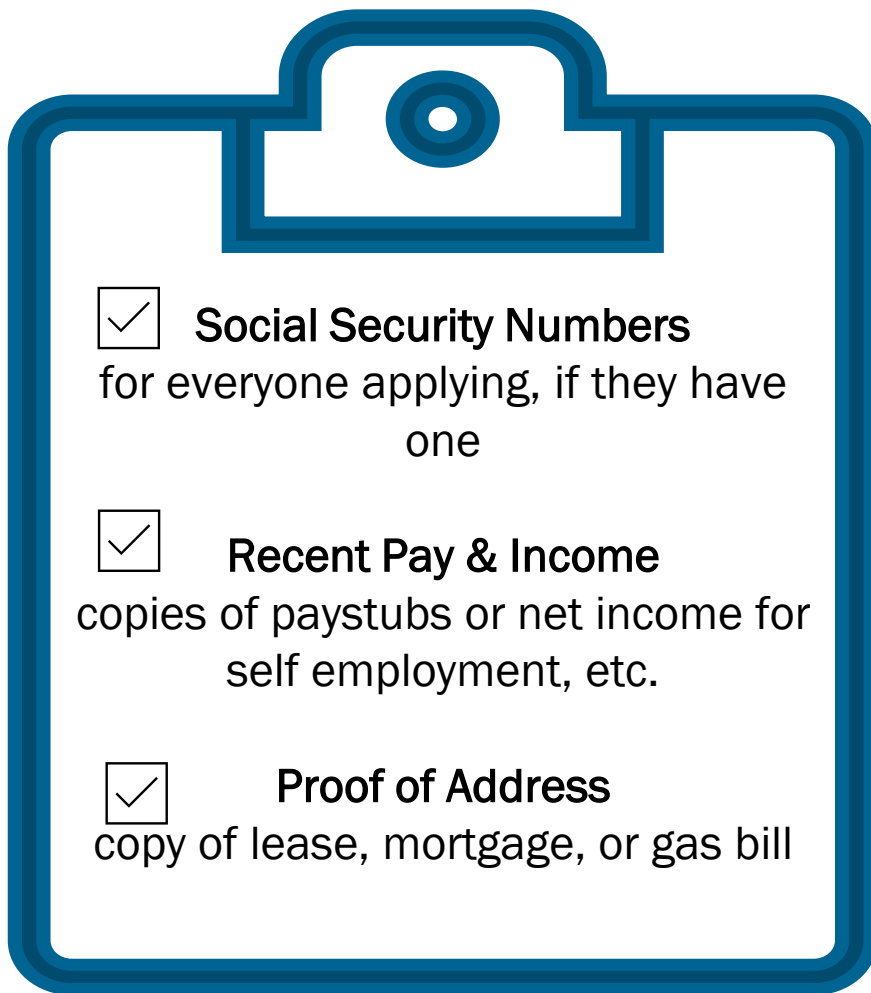
Who to include?

- Yourself and your spouse (if married)
- Your natural, adoptive, or stepchildren younger than 19
- Your unmarried partner who lives with you if you have children together who are younger than 19, also;
 - include their children under 19, if they live with you
 - include anyone on their tax return, even if they don't live with you
- Anyone you include on your tax return (even if they do not live with you)
- Anyone else you live with and take care of who is younger than 19

Who not to include?

- Your unmarried partner, unless you have children together
- Your unmarried partner's children, unless they live with you or your unmarried partner included them on their tax return
- Your parents whom you live with if your parents file their own taxes and do not claim you as tax dependent (if you are 19 or older)
- Other adult relatives whom you do not claim as tax dependents

What do you need to apply?



MassHealth and the MA Health Connector may be able to verify your information using electronic data sources, but we might ask for proof.

What is the best way to fill out the application?



Make sure to answer **all the questions** for all applicants listed on the application.



When reporting income, make sure to enter **gross wages, weekly hours worked, and pay frequency**.



When reporting yearly income, **do not write “NA”**. Tell us how much the member receives yearly and **if they have no income, enter “0”**.



Make sure to **sign and date** at the end of the application.

- ✓ E-signature is required if applying online
- ✓ E-signatures are also accepted on paper applications
- ✓ Applications submitted over the phone are signed with verbal consent



If you need any **help when applying**, enrollment assisters and/or MassHealth Enrollment Centers can help.



After you submit your application, **we may ask for more information**.

- ✓ Look out for any mail for us. We may be asking for documents.
- ✓ Make sure to send in any requested documents before the due date.

What happens after you are approved for MassHealth or the MA Health Connector?

- Once we receive all the information, we will make a decision and let you know.
- If you are approved, we will let you know if you qualify for a MassHealth benefit or if you are eligible for a MA Health Connector plan.

If you are approved for MassHealth:

- You will receive a blue MassHealth ID card to show at your doctor's appointments.
- You may need to enroll in a health plan. [MassHealth Choices](#) can help.
- If you enroll in a plan, you will receive a white ID card to show at your doctor's appointments with your blue MassHealth card.
- You will need to report any changes to your job, income, household size, or immigration status within 10 days of those changes.
- Your health care coverage will be renewed by MassHealth every year.

If you are approved for MA Health Connector:

- You will be able to compare plan options directly through the online portal – within your application.
- You will see the carriers in your region and the monthly premiums associated with those plans.
- You can search to find out if a preferred provider, facility or specific medication is covered in that plan.
- Once you compare your options and decide, you'll need to select the plan, when you want it to start and place it in your cart to check out.
- If you owe a premium, you must make that payment by the 23rd of the month for coverage to start the first day of the following month.

Coverage Options



Coverage Types for Individuals & Families Population

Standard: Offers a full range of healthcare benefits

CommonHealth: Offers a full range of healthcare benefits specifically for disabled adults and disabled children who are not otherwise eligible for MassHealth Standard

CarePlus: Offers a broad range of healthcare benefits to adults who are not otherwise eligible for MassHealth Standard

Family Assistance: Offers a broad range of healthcare benefits to certain children and adults, including noncitizens, who are not eligible for MassHealth Standard

Limited*: Provides emergency health services to people who, under federal law, have an immigration status that keeps them from getting more services

Children's Medical Security Plan (CMSP)*: Provides coverage for primary and preventive medical and dental services to certain uninsured children who do not qualify for any other MassHealth types of coverage

Health Safety Net*: May be able to pay for certain services you receive from an acute hospital or a community health center if you are a resident of Massachusetts and you are uninsured or underinsured (your health insurance does not cover all medically necessary services)

If you have any of the highlighted coverage types, you will need to enroll in a health plan.



* Coverage types not considered as an insurance for tax purposes

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 Credits (APTC)

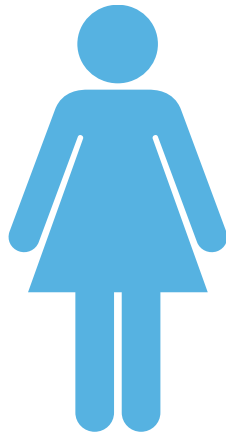
People can qualify for tax credits to reduce their cost of monthly premiums

ConnectorCare plans

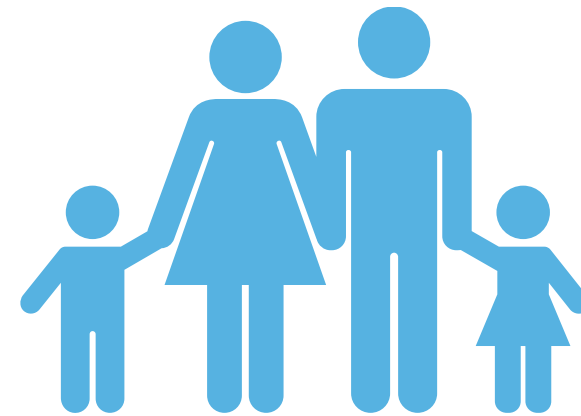
People in lower income ranges who meet other eligibility requirements may qualify for low- or no-cost health insurance coverage

ConnectorCare: Income Limits for Eligibility

ConnectorCare has much lower premiums and co-pays
and no deductibles



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

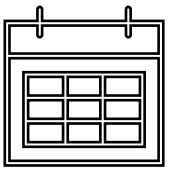


For a **family of four**, the income limit for ConnectorCare is \$156,000 for 2025.

When to Apply and Enroll



Enrollment Deadlines



MassHealth

- MassHealth applicants can apply for coverage at any time of the year.
- There is no open or closed enrollment.

Health Connector

- The Health Connector has enrollment deadlines.
- Open Enrollment is November 1st through January 23rd.

Special Enrollment Periods

- If you have a Qualifying Life Event, you can enroll in or change health insurance plans outside the annual Open Enrollment period.
- Life events that let you qualify may include:
 - Changes in household make-up, income, immigration status, or address
 - Certain other life changes, like getting married, having a baby, or **losing job-based health insurance**
- Report any Qualifying Event within 30 days of it occurring.
 - You have 60 days from the date of the qualifying event to select a new plan
 - Payment and enrollment deadlines still apply during a Special Enrollment Period

How to Get Help



Where Can I Get Help?



MassHealth Customer Service

- Call MassHealth Customer Service at **(800)-841-2900**, TDD/TTY: **711**
- Visit a [MassHealth Enrollment Center](#) at seven convenient locations across the Commonwealth
- We strongly encourage you to use MassHealth's [appointment scheduler](#) if you need live help from a MassHealth Customer Service Representative

Health Connector Customer Service

- **1-877-MA-ENROLL** ([1-877-623-6765](tel:1-877-623-6765)), TDD/TYY: **711** for people who are deaf, hard of or hearing, or speech disabled
- For information about hours, days of operation, and more go to the [Health Connector Customer Service Call Center](#)
- **Local Events:** [Upcoming Events – Massachusetts Health Connector](#) (mahealthconnector.org)

Help at MassHealth Enrollment Centers

The Enrollment Centers are open for walk-in appointments.



Charlestown

529 Main Street
Charlestown, MA 02129

Chelsea*

45 Spruce Street
Chelsea, MA 02170

Springfield

88 Industry Avenue, Suite D
Springfield, MA 01104

Taunton

21 Spring Street, Suite 4
Taunton, MA 02780

Tewksbury

367 East Street
Tewksbury, MA 01876

Quincy

100 Hancock Street, 6th floor
Quincy, MA 02171

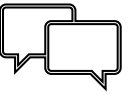
Worcester

50 Southwest Cutoff, Suite 1A
Worcester, MA 01604

Note:
Members should not mail an application to any of these enrollment centers.

Applications should be mailed to:
Health Insurance Processing Center
PO Box 4405
Taunton, MA 02780

*Note: The Chelsea office has limited parking space, but is accessible from MBTA bus lines.



Community Partners – In-Person Support

Free enrollment assistance is available through community partner organizations across Massachusetts.

Enrollment Assisters

- Trained and certified Navigators and Certified Application Counselors, who speak many languages. They can help you apply and enroll in health insurance plans.
- They can answer questions about eligibility, the application, payments, plan details, and healthcare reform rules and requirements.
- We recommended that you call ahead to schedule an appointment [get free help near you](#).

Questions?



MassHealth Application for Individuals & Families: ACA-3

[Application for Health and Dental Coverage and Help Paying Costs \(ACA-3\)](#)

Who should use this application?

- Applicants 64 and younger residing in the community (and not about to go into a nursing facility)
- Applicants 65 or older who are also:
 - a parent of a child or children under 19; or
 - the adult relative of a child and living with and taking care of that child because that child's parents are not living in the home.

Additional resource: [MassHealth Member Guides and Handbooks](#)

The image shows two documents side-by-side. On the left is a portion of the 'Massachusetts Application for Health and Dental Coverage and Help Paying Costs' form. It includes the title, the Supplemental Nutrition Assistance Program (SNAP) section, and 'STEP 1 Person 1. Tell us about yourself. Please print clearly.' The form contains various input fields for personal information such as name, email, address, and phone number, along with checkboxes for mailing address and language preference. On the right is the cover of the 'MEMBER BOOKLET for HEALTH and DENTAL COVERAGE and HELP PAYING COSTS' dated 'MARCH 2025'. The cover features a photograph of a smiling family (a woman, a young man, and an older man) and the MassHealth and Health Connector logos. Below the photo, it states: 'This is your member booklet for MassHealth, ConnectorCare plans and Advance Premium Tax Credits, the Children's Medical Security Plan, and the Health Safety Net.'

MassHealth Application for Seniors & People Needing Long-Term-Care: SACA-2

[Apply for MassHealth coverage for seniors and people of any age who need long-term-care services](#)

Who should use this application?

- Applicants 65 or older who live in the community and not parents or caretakers of children younger than 19
- An individual or applicants of **any age** in need of Long-Term Services and Supports (at home or in an institution)
- A spousal couple (one spouse 65 or older and one spouse under 65) who are not parents or caretakers of children under 19

Additional resource: [MassHealth Member Guides and Handbooks](#)

SENIOR GUIDE
to Healthcare coverage

This guide is for seniors and for people of any age needing long-term-care services.

Application for Health and People Needing Long-Term-Care Services

You can submit your application in any way...
Mail or fax your filled-out, signed application to:
MassHealth Enrollment Center
PO Box 290794
Charlestown, MA 02129-0214

To get the benefits you need, you may need to apply for other programs...
You can use this application to apply for that helps you buy food each month. If responsibilities on pages 20-23. Your application does not have to apply for SNAP to be eligible.

MASSHEALTH and t

This is your application for health coverage for Massachusetts and are

- an individual 65 or older and living at home, or
- not the parent of a child under 19 years old with you, or
- not an adult relative living with and younger than 19 years old when needed in the home, or
- disabled and are either working 40 hours or are currently working and 240 hours in the six months immediately preceding the application,
- an individual of any age and need long-term care in a medical institution or nursing facility
- an individual who is eligible under certain long-term-care services to live at home
- a member of a married couple living together and both you and your spouse are applying for coverage,
- there are no children under 19 years old living with you, and
- one spouse is 65 or older and the other spouse is under 65 years old. (See Step 9 of the application.)

Living in your home and applying for or getting long-term-care services under a Home- and Community-Based Services Waiver
If someone is helping you fill out this application, you may need to fill out a separate form that gives that person permission to act on your behalf. See the Authorized Representative Designation Form (ARD) at the end of this application.

MASSACHUSETTS HEALTH CONNECTOR | Who Can Use This Application

This is your application for health coverage if you live in Massachusetts, and you

- are 65 or older,
- are not otherwise eligible for MassHealth,
- are not getting Medicare, and
- do not have access to an affordable health plan that meets the minimum value requirement.*

*Minimum value requirement means that the health insurance plan pays at least 60% of the total health insurance costs of the average enrollee.
The Health Connector uses Modified Adjusted Gross Income (MAGI) rules to determine eligibility.

Commonwealth of Massachusetts
Executive Office of Health and Human Services
MassHealth | Massachusetts Health Connector

March | 2025

MASSACHUSETTS HEALTH CONNECTOR

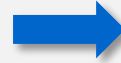
5 SACA-2-0325



Online (Easiest Way!)

Individuals & Families (MassHealth & Health Connector)

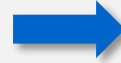
- Members under 65 years old
- Members 65 and older who are parents or caretakers of a child under 19 years old



Go online to www.mahix.org/individual (or the individualized link provided in the notice in the blue envelope)*

Seniors & People Needing Long-Term-Care (MassHealth Only)

- Members over 65 years old residing in the community
- Members of any age receiving nursing facility care or HCBS waiver services



If your renewal notice has an eSubmission number, you can submit your renewal online via document upload or fillable form at <https://mhesubmission.ehs.mass.gov/esb>

Other Options:

- **By Mail:** Complete the application and mail it back to *Health Insurance Processing Center, PO Box 4405, Taunton, MA 02780* or fax it to 1-857-323-8300
- **By Phone:** Call the MassHealth Customer Service center at (800) 841-2900, TDD/TTY: 711
- **By Appointment:** Schedule an appointment with a MassHealth representative. Use our online scheduling tool at: www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative

*If you have qualify for MassHealth through another program, such as Social Security Insurance (SSI), you will not be able to create an MA Login Account.

Tools available from the Health Connector

Get an Estimate	Lets you see what plans are available in your area and estimates what your savings may be	Get an Estimate – Massachusetts Health Connector (betterhealthconnector.com)
Plan Comparison	Lets you find out if preferred providers and facilities are covered through a specific plan.	Massachusetts Plan Comparison Tool 2024 (checkbookhealth.org)
Plan Finder	Lets you see if preferred providers and facilities are covered through specific plans and what those plans cost per month	You can use this tool when you're applying