



Navigating Open Enrollment at the Massachusetts Health Connector

October 2024

Today's Topics:

- 1 What is the Health Connector's Open Enrollment?
- 2 What needs to be done during Open or Closed enrollment, and what are the deadlines?
- 3 ConnectorCare Coverage in 2025
- 4 How do you compare options and save on Health Connector plans?
- 5 Getting Help



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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 Credits (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**
- During this Open Enrollment, you can review the available health plan choices for coverage to begin on February 1, 2025
- Health Connector coverage begins on the first day of each month
- Anyone seeking coverage for **February 1** must enroll in and pay for coverage by **January 23rd**



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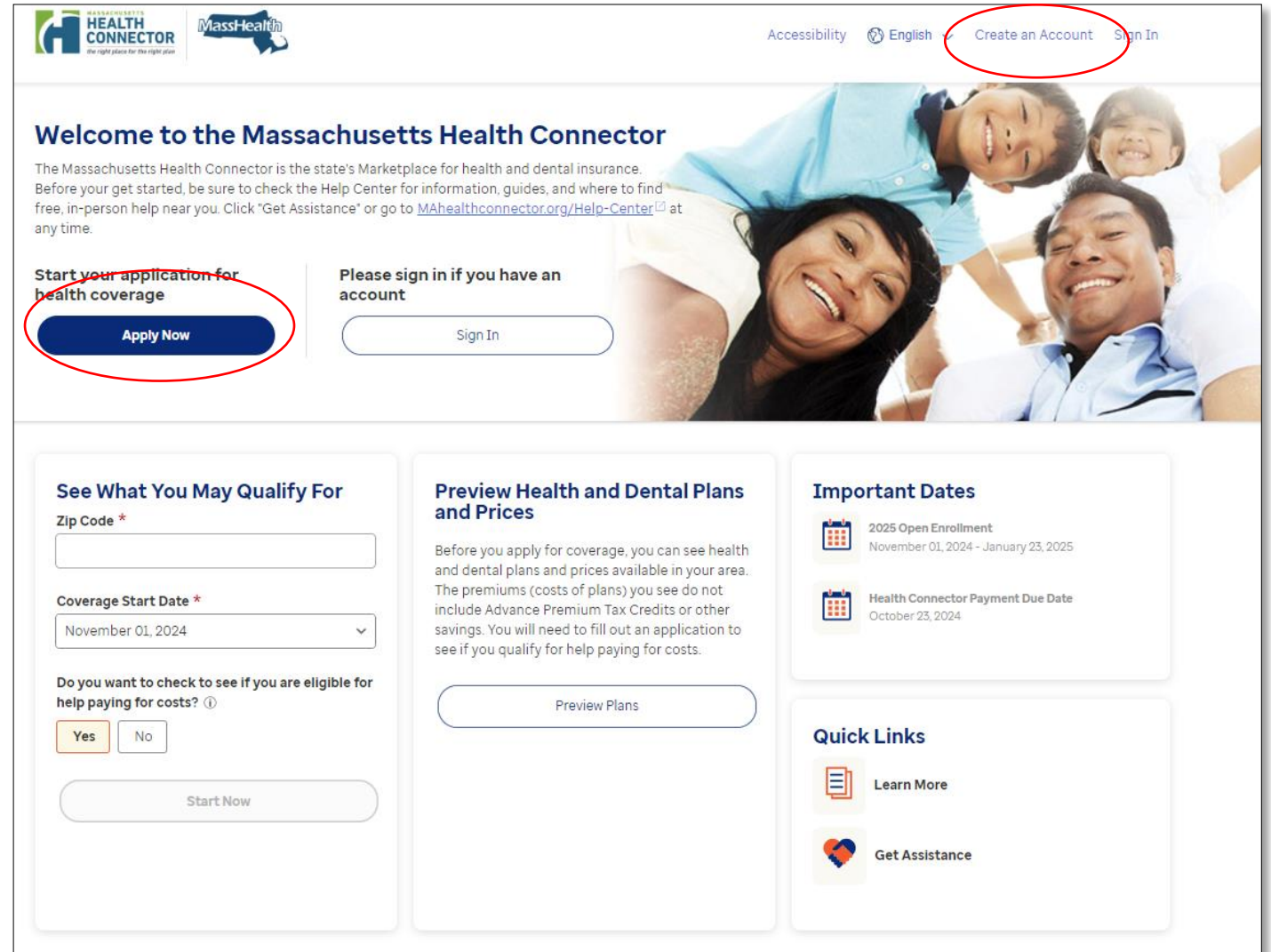
What needs to be done during this time and what are the deadlines?

Application for Individuals and Families

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

- MAhealthconnector.org
- Spanish MAhealthconnector.org/es
- Portuguese 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. Navigation links include 'Accessibility', 'English', 'Create an Account', and 'Sign In'. The main heading is 'Welcome to the Massachusetts Health Connector', followed by a brief introduction and a link to the Help Center. Below this, there are two primary actions: 'Start your application for health coverage' with a blue 'Apply Now' button, and 'Please sign in if you have an account' with a 'Sign In' button. The page is divided into three columns: '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 '2025 Open Enrollment' (November 01, 2024 - January 23, 2025) and 'Health Connector Payment Due Date' (October 23, 2024). A 'Quick Links' section at the bottom right includes 'Learn More' and 'Get Assistance'.

Existing Members vs. New Applicants

What do you need to do?

Depending on whether you are an existing member or newly applying, both can shop and enroll in a new plan that starts on **FEBRUARY 1, 2025**

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

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 (*see important note below in the COVID-19 Update*)
- Social Security payments, including disability payments
- Alimony
- Any other taxable income such as retirement income, investment income, pension income, rental income, prizes, awards, and gambling winnings

Do NOT include the following as income:

- Child support
- Gifts
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation
- Proceeds from loans (such as student loans, home equity loans, or bank loans)

Do NOT include any money that an employer takes out of your paycheck such as:

- Child care
- Health insurance
- Retirement plans

These “not taxable” items should be listed explicitly on your paycheck.

After Applying for Health Coverage

Open mail from the Health Connector or MassHealth

- If you don't have all the information we need, we'll send you a letter asking for more information.
- Be sure to send in any documents you owe, in the required 90-day timeframe to help avoid issues

Remember to update your application if there are any changes to your household.

- Keeping your application as accurate as possible helps make sure you:
 - Get the right amount of help paying for health and dental insurance
 - Have a lower risk of owing money to the IRS when you file taxes next year
 - If you get Advance Premium Tax Credit (APTC), you can always adjust the amount you take by clicking on the Change Tax Credit link from the Find a Health Plan page of your application
- [How to update your income information – Massachusetts Health Connector \(mahealthconnector.org\)](https://www.mahealthconnector.org)



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ConnectorCare Coverage in 2025

More financial help available

The Health Connector is the only place you can access state and federal subsidies.

- A pilot program has expanded eligibility to the ConnectorCare program, which delivers subsidized premiums, low co-pays and no deductibles to participants. ConnectorCare plans deliver thousands of dollars of savings in annual health care costs to members compared to unsubsidized commercial plans.
- The ConnectorCare program combines federal subsidies and adds other state subsidies to offer low monthly premiums and point-of-service cost sharing.
- 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.
- If you enroll in a plan through the Health Connector, you know that all plans meet state and federal standards.

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.
- Depending on the plan type you qualify for, the premium (monthly cost) could be as low as **\$0 to \$264** per month.

More choices through ConnectorCare

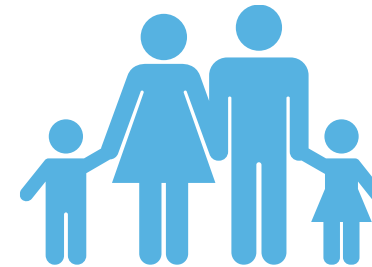
- All health insurance companies who participate in the Health Connector will offer plans in ConnectorCare in 2025.
- In addition to Fallon Health, Health New England, Mass General Brigham Health Plan, Tufts Health Plan, and WellSense Health Plan, these companies will also offer plans: Blue Cross Blue Shield of Massachusetts, Harvard Pilgrim Health Care, and UnitedHealthcare.

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



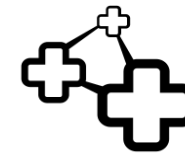
services covered by
plans

Out of Pocket Costs



amount members pay
for each service

Network



doctors, specialists,
hospitals and other
facilities

Health Connector Renewal Page



GET STARTED LEARN ABOUT CREATE ACCOUNT Sign In



Health Connector Member Renewal Information

Massachusetts Open Enrollment is now through January 23, 2024.

Now is the time when you can choose to renew or change health insurance plans for 2024. In general, if you keep paying your monthly premiums, you can renew for 2024 into:

- Your current plan, if it is available in 2024, **or**
- A similar plan from the same insurance carrier, if your current plan is not available for 2024.

If you want to enroll in a different plan, you can **shop and change plans** during Open Enrollment.

Whether you're newly applying or a member who is shopping, go to MAhealthconnector.org/renew

HERE IS WHAT YOU NEED TO DO



Review your 2024 eligibility & plan

You will get a renewal packet mid-October to mid-November 2023. This packet tells you the type of coverage you'll qualify for in 2024. It also tells you the plan you'll be enrolled in, unless you decide to change plans during Open Enrollment. **You should review this information carefully.**



Compare changes for 2024

Your premium for 2024 may be different than it was in 2023. For some members, **you may need to update or confirm your 2024 income** to make sure that your eligibility information is correct. You can compare any other changes to benefits and costs in your plan benefits using the [Plan Comparison Tool](#) →



Check providers and prescriptions

[Go to our Plan Finder tool](#) to see which plans cover your preferred providers (such as doctors), facilities (such as hospitals and community health centers), and prescriptions drugs that you want to use in 2024.



Shop during Open Enrollment

You can compare health plans online by [signing into your account](#) to find the one that fits your budget and health care needs for 2024. If you change to a new plan that starts January 1, 2024, you must complete your plan selection and pay your first premium by December 23, 2023.



Pay your monthly premium

You'll need to keep paying your premium bills on time in order to have coverage in 2024. If you don't pay your January premium by December 23, you could have a gap in coverage. [Find out how to make payments here.](#)



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	Find out if preferred providers and facilities and 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 see the monthly cost	This tool is available when you are in “your” application

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 receives a bill for a premium they were not expecting, they still have until January 23rd to:
 - Review and update their 2024 application, or shop for a lower cost plan before February 1 coverage

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 John Smith	Member ID 7XXXXXXX	Bill date December 1, 2019
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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

Total due
\$120.00

Please pay by
Dec 23, 2019

◀ You are enrolled in AutoPay.
We will withdraw \$120.00 on Dec 22, 2019.





Account activity

Plan's monthly premium	<XXX.XX>
Advance Premium Tax Credit	- <XXX.XX>
ConnectorCare subsidy:	- <XXX.XX>
Your monthly premium:	\$ <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>
Total due from last statement:	\$ <XXX.XX>
<hr/>	
Fees and discounts	
<Discount A>	- <XX.XX>
Adjustments	
<Refund A>	- <XX.XX>
Total fees, discounts, and adjustments:	\$ <XXX.XX>
What you owe by <Date>:	\$ <XXX.XX>

Pay this bill to start your new health coverage.
This bill is for your **January 2020** health plan through the Health Connector.

Important messages about your account:
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.

Ways to pay your bill:

-  **Online:** MAhealthconnector.org
-  **Phone:** 1-877-MA-ENROLL (1-877-623-6765)
-  **Mail:** Health Connector
PO Box 412612
Boston, MA 02241-2612
-  **In person:** Bring a check or money order to one of our walk-in centers, listed on the other side.



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Getting Help

Where to 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](#).



Shopping Tools Demonstration

Questions



Website links from presentation and other helpful resources

Individuals and families

- Health Connector website: [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)