



# **Need health insurance?**

**New savings are here at the Health Connector**

May 11, 2021

# Today's topics:

- 1 Overview of the Massachusetts Health Connector and the American Rescue Plan
- 2 Getting coverage through Health Connector
- 3 Getting help
- 4 Key takeaways
- 5 Helpful resources



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# **Overview of the Massachusetts Health Connector**

## **What is the Health Connector?**

# 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



# 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

## Catastrophic plans

Available to those under 30 or with a hardship exemption

## Health plans with Advance Premium Tax Credits (APTC)

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

## Dental plans

For individuals, children, families, and small employers; including pediatric-only plans and plans with lower and higher deductibles

## ConnectorCare plans

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

# The American Rescue Plan

The American Rescue Plan, signed into federal law in March 2021, makes financial help with health insurance available to many more people.

Most people who already get help paying for insurance through the Health Connector may now save even more.

Many people who did not qualify for help will now see lower monthly premiums.



# Sample Premium Savings with American Rescue Plan

## 50 year old in Worcester

Income	\$44,660
Eligibility	"APTC Only"
Monthly premium now	\$371.58
New monthly premium	\$269.82
Monthly savings	\$101.76



## 30 year old in Boston

Income	\$30,000
Eligibility	ConnectorCare PT3A
Monthly premium now	\$89.00
New monthly premium	\$75.91
Monthly savings	\$13.09



## 25 year old in Great Barrington

Income	\$35,090
Eligibility	Uninsured but ConnectorCare eligible
Monthly premium now	If insured, \$133.00
New monthly premium	\$116.25
Monthly savings	\$16.75



## 45 year old in Nantucket

Income	\$51,678
Eligibility	Currently unsubsidized
Monthly premium now	\$650.91
New monthly premium	\$366.05
Monthly savings	\$284.86





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# **Overview of the Massachusetts Health Connector**

**Who can apply?**



# Applying through the Health Connector

## You should 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

## You should 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



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# **Overview of the Massachusetts Health Connector**

**When can you enroll?**

# 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 usually from November 1 through January 23. **It is currently extended through July 23<sup>rd</sup>.**
- For all Health Connector plans, your health or dental coverage can start as early as the first day of the month after you enroll
  - If you need coverage sooner, apply right away. You may find you qualify for MassHealth



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## **Getting coverage through the Health Connector**

### **Applying for coverage**

# What should you know about applying?

## Here's what to know:

- There are 3 ways to apply:
  1. Online at [MAhealthconnector.org](https://MAhealthconnector.org) (Spanish: [mahealthconnector.org/es/](https://mahealthconnector.org/es/))
  2. By phone
  3. With the help of a partner community organization or health center
- There is **one** application to find out if you qualify for coverage through Health Connector, including help paying for coverage or for coverage through MassHealth (Medicaid)
- You will get letters from Health Connector and MassHealth that tell you your next steps

# What do you need to apply?

## You will need:

- 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 information, if you have it, such as:
  - Copies of your last two pay stubs
  - Your unemployment amount (monetary determination) if you are collecting unemployment
  - Information about your current income
- 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

# Application for individuals and families

Apply online at  
[MAhealthconnector.org](https://MAhealthconnector.org)

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

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

MASSACHUSETTS HEALTH CONNECTOR | MassHealth

Start your Application for Health Coverage

[Apply Now](#)

Sign In  
Please sign in if you have an account.

[Sign In](#)

**WARNING**  
This system may contain Government information, which is restricted to authorized users ONLY. Unauthorized or improper use of this system may result in civil and criminal penalties. Your use of the system is subject to monitoring to detect potential fraudulent and abusive behavior. Such monitoring may result in the acquisition, recording and analysis of all data being communicated, transmitted, processed or stored in this system by a user. If monitoring reveals possible evidence of criminal activity, such evidence may be provided to Law Enforcement Personnel. ANYONE USING THIS SYSTEM EXPRESSLY CONSENTS TO SUCH MONITORING.

[Don't have an account?](#)

[Create an Account](#)

See What You May Qualify For

Your Zip Code

Coverage Start Date  
June 01, 2020

Do you want to check to see if you are eligible for help paying for costs?

Yes  No

[Start Now](#)

Preview Health and Dental Plans and Prices

Before you apply for coverage, you can see health and dental plans and prices available in your area. The premiums (costs of plans) you see do not include Advance Premium Tax Credits or other savings. You will need to fill out an application to see if you qualify for help paying for costs.

[Preview Plans](#)

**Important Dates**

2020 Open Enrollment  
November 01, 2019 - January 23, 2020

Health Connector Payment Due Date  
May 23, 2020

Welcome to the Massachusetts Health Connector

The Massachusetts Health Connector is the state's Marketplace for health and dental insurance. Before your 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

# How do you enter income if you're unemployed?

**When you complete an application, you'll be asked about your current income and your estimated income for the year.**

- Enter your current income as it is right now, including unemployment income
- Then enter 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 you earned so far this year
  - Add any unemployment, including any extra dollars per week you may be receiving
  - If you think you will be returning to work later this year, include what might be earned
- If your income changes later, update your income information so it is as correct as possible



# Keep your income and application up to date

- Remember to update your income if your employment situation changes. Keeping your income information 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
  - If you adjust the slider tool to take **less** APTC, your monthly premium would be higher, but you might owe less to the IRS when you file your taxes



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## **Getting coverage through the Health Connector**

### **Getting help paying**

# There are two kinds of help paying you can get through the Health Connector

## Advance Premium Tax Credits (APTC)

- Lowers 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) + MA state funds that help reduce the premium amount you pay each month
- Has low monthly premiums, low out-of-pockets costs, and no deductibles
- Depending on the plan type you qualify for, you could choose a plan for as low as \$0 up to \$133 per month (see slides at end of presentation)

# What are the income guidelines to get help paying for coverage from the Health Connector?

Household size	ConnectorCare (State + Federal help) 300% FPL	APTC (Federal help) 400% FPL
1	\$38,280	\$51,040
2	\$51,720	\$68,960
3	\$65,160	\$86,880
4	\$78,600	\$104,800
	<i>For each additional person add \$13,440</i>	<i>For each additional person add \$17,920</i>

- The American Rescue Plan removes income limits for APTC help with premiums
- By May 2021, people with income greater than 400% FPL may qualify for APTC
- Instead of an income limit, people will qualify for APTC based on affordability. APTC will be available to lower the monthly cost of health plans so they are not more than 8.5% of people's income



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## **Getting coverage through the Health Connector**

### **Choosing a plan and enrolling**

# How do you choose the right plan?


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


- The Health Connector has tools where you can enter your provider and medication preferences to find plans and pricing
- Before applying you can:
  - Compare plans based on provider and medication preferences using the [Plan Comparison Tool](#)
  - Find pricing from leading Massachusetts insurance companies with the “Preview Plans” button on the [application home page](#)
- Those who qualify for ConnectorCare won’t see cost savings displayed from this tool

From your online application, enter “Your Preferred Providers and Facilities” and “Your Prescription Drugs” to compare your plan choices.

When you see a star (\*), you must complete the field.

Our Plan Finder Tool can help you find a health and/or dental plan that meets your needs. If you want help finding a plan, select "Yes, I want help finding a plan" to include the following in your plan search:

 **Your Preferred Providers and Facilities**  
This tool shows which health and/or dental plans accept your preferred providers (such as doctors and dentists), facilities (such as hospitals and health centers), or both.

 **Your Preferred Prescription Drugs**  
This tool shows which health insurance plans cover your prescription drugs (medications).

Do you want to use the Plan Finder Tool? \*

Yes, I want help finding a plan

No. Skip to Plan Shopping

Which search tools do you want to use to shop for a plan? (you can choose just one or both tools) \*

My Preferred Providers and Facilities

My Preferred Prescription Drugs

Note : Please make sure that you include the tool(s) you want to use. If you decide you no longer want to use the tool, you can skip to plan

Your preferences are included as part of your search results on the “Find a Health Plan” page. You can also filter and sort your results further.

Application Year: 2021   Shop & Enroll   **Health Plan Shopping**   Dental Plan Shopping   Check Out

Find a Health Plan  
Noah CE

[Quick Filters](#) ▾

Plan Quick Filters  
*Use the filters below to narrow your plan search results.*

Reset All [Apply Filter](#)

**Providers**

- Helen K Wu
- Robert M Blanton

[Add/Modify Providers](#)

**Facilities**

- MGH North End Waterfront Health - New

Compare 0 Plans   Sort By: **Best Match**   [Go](#)

[Back](#)

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MONTHLY PREMIUM	CARRIER AND PLAN DETAILS	ANNUAL DEDUCTIBLES ⓘ	MAX. OUT-OF-POCKET COST ⓘ	
\$515. <sup>02</sup>	<b>TUFTS</b> Health Plan Standard High Bronze HSA: Premier Bronze Saver 3600 HMO/BRONZE	Individual <b>\$3,600</b> Family <b>\$7,200</b>	Individual <b>\$7,000.<sup>00</sup></b> Family <b>\$14,000.<sup>00</sup></b>	<a href="#">Add To Cart</a>
	<a href="#">See Plan Details</a> <a href="#">Additional Information from Tufts Health Plan Premier</a>			



If you are required to make a payment, it must be received by the 23<sup>rd</sup> of the month, before enrollment is considered complete. Submit your online payment by clicking **Make a Payment** on the “My Enrollments” page.

# My Enrollments

**Important:** You chose a Health Connector health plan and are now able to pay and complete your enrollment. Click the **Make a Payment** button below to pay online.

## Make a Payment

Pay your monthly health or dental premium online. Payments are due to the Health Connector by the 23<sup>rd</sup> of each month.  
[Learn more about paying your premium bill](#)

Application Year: \*

2021 ▼ **Submit**

Future Enrollment(s) ▼

Change EnrollmentCancel Enrollment

Health Insurance Plan

View Detail



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## **Getting help**

**Customer service and community partners**

# Where can you 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

- 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, days of operation, and more go to the [Health Connector Customer Service Call Center](#)

## Community Partners

- Trained and certified Navigators and Certified Application Counselors, who speak many languages, 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 help in your language go to [Get Free Help Near You](#)

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## **Key takeaways**

## **Reminders and details**

# Reminders and details about shopping and enrollment

- Losing your employer coverage is considered a qualifying life event, giving 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
- You can apply for coverage online or by phone or with the help of an Assister
- Some people will get an automatic special enrollment period to shop and enroll right away

# Reminders and details about shopping and enrollment (continued)

- If you apply online and cannot shop for a plan, call Health Connector customer service for help
- 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 **May 23rd** for coverage to start on **June 1**)
  - You can also choose to have your coverage start on the 2nd month after you enroll
- You can get free help applying and choosing a plan through the Health Connector's customer service and across Massachusetts through community partner organizations. Call today to make an appointment for help!

# Questions



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## **Helpful resources**



# Benefits of the American Rescue Plan

## More help paying for monthly premium costs through the Health Connector

- People whose income may have been too high to qualify in the past may now be eligible
- Instead of an income limit for financial help, help will be based on affordability. Tax credits (APTC) that lower the monthly cost of plans will be available for people at any income level if plans cost more than 8.5% of their income
- People who qualify can only get these savings if they enroll through the Health Connector
- A new tool that lets you preview the plan costs you may qualify for will be available soon
- *Coming soon:* People who received unemployment income at any point in 2021 will have access to low or no-cost ConnectorCare health plans

# Benefits of the American Rescue Plan (*cont'd*)

## New help paying for COBRA

- The American Rescue Plan includes help with COBRA payments to make their monthly cost \$0. This \$0 monthly cost will be available from April through September 2021
- For some people, it may be best to keep or enroll in COBRA. For others, it may be better to enroll through the Health Connector
- When help paying for COBRA ends in September, people who chose to take COBRA will have the option to enroll through the Health Connector. Losing help paying for COBRA will be a qualifying event that lets you enroll outside of the Open Enrollment period

# Health Connector Webpage: Pop-ups, New URL and FAQs

## Health Connector pop-up text on homepage

Content: *“The American Rescue Plan Act of 2021 helps lower health insurance premiums for Health Connector members and provides new help paying for health insurance premiums for people who’ve never qualified before.”*

New webpage with information for members and the public about the American Rescue Plan

<https://www.mahealthconnector.org/arp>

- Page is live and currently includes:
  - FAQs
  - Links to the application (for new applicants interested in lower premiums)
  - Enrollment deadlines
- Going forward, it will include:
  - Information about upcoming public webinars
  - Links to other relevant updates
  - New Premium Cost Estimator Tool

The screenshot shows a web browser window with the URL <https://www.mahealthconnector.org/american-rescue-plan>. The page features the Massachusetts Health Connector logo and navigation links: GET STARTED, LEARN, ABOUT, CREATE ACCOUNT, and Sign In. The main heading reads: "Frequently Asked Questions about the American Rescue Plan and Health Coverage through the Massachusetts Health Connector".

The content area includes three paragraphs of text:

- The American Rescue Plan, signed into law in March 2021, delivers new and expanded subsidies to millions of Americans—and hundreds of thousands of people in Massachusetts through the Massachusetts Health Connector—to help lower the cost of their health insurance.
- The financial help available to help pay for insurance through the Affordable Care Act has been increased, which means most people who already get help paying for insurance will get more support, and many people who used to not qualify for help will now see lower monthly premiums.
- The new expanded help paying for health coverage is expected to be available to Massachusetts residents starting in April.

On the right side, there is a blue call-to-action box titled "Do you need health insurance?". It contains the text: "The Health Connector Open Enrollment is extended to May 23, 2021. If you need health coverage, apply today to see if you qualify for free or lower cost coverage like MassHealth, ConnectorCare plans, or a tax credit. Apply by March 23 for coverage that starts April 1." Below this text are two buttons: "APPLY" (green) and "GET HELP" (orange).

At the bottom, there is a section titled "Frequently Asked Questions" with a list of questions:

- What is the Health Connector and how can it help my health insurance premiums?
- How is the Health Connector lowering premiums for some people?

The text under the first question reads: "What is the Health Connector and how can it help my health insurance premiums? The Massachusetts Health Connector is a state agency that was created to help people access affordable health insurance if they don't get it from their job. The Health Connector also helps people with lower incomes pay for their insurance, including through federal help created by the Affordable Care Act. As the state's official public health insurance marketplace, the Health Connector is the only place where you can get state and federal subsidies that help make health insurance more affordable."

# Examples of ConnectorCare plan premiums and benefits

Lowest-cost ConnectorCare Plan Premiums in 2021					
	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B
Lowest Cost Plan	\$0	\$0	\$46	\$89	\$133

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

# Sample: Find a Health Plan page

From the “Find a Health Plan” page, click “Change Tax Credit.”

The screenshot shows the 'Find a Health Plan' page for the 2021 application year. The navigation bar includes 'Application Year: 2021', 'Shop & Enroll', 'Health Plan Shopping' (active), 'Dental Plan Shopping', and 'Check Out'. On the left sidebar, there is a 'Find a Health Plan' section for 'Noah CE' with a 'Plan Finder Tool' button. Below it are 'Quick Filters' and 'Plan Quick Filters' with an 'Apply Filter' button. The main content area features the heading 'Find a Health Plan' and a paragraph explaining the monthly premium reduction by an Advance Premium Tax Credit of \$117.00. A link labeled 'Change Tax Credit' with an information icon is circled in red. Below the text are buttons for 'Compare 0 Plans', 'Back', and 'Sort By: Monthly Premium - Low to High' with a 'Go' button. At the bottom, there are columns for 'MONTHLY PREMIUM', 'CARRIER AND PLAN DETAILS', 'ANNUAL DEDUCTIBLES', and 'MAX. OUT-OF-POCKET COST'. A pagination indicator shows '1 to 10 of 48'.

# Sample: Change Tax Credit tool

Move the slider to the left to take less APTC. When the slider is all the way to the right, you are taking the full amount of APTC available to you.

## Change Tax Credit ✕

You qualify for an Advance Premium Tax Credit of up to per month to help lower your premium. You can choose to use all of this tax credit for lowering your monthly premiums, or take less than the full amount. If you take less than the full amount of tax credit, your monthly premium will be higher. Use the slider bar below to choose the amount of your tax credit you would like to apply to your monthly premium.

An Advance Premium Tax Credit applied for the selected \$100.<sup>00</sup>

**Note:** Your Advance Premium Tax Credit might have been reduced based on the selected health plan EHB portion for premium

If you have a Health Reimbursement Account (HRA) through your employer, you may want to adjust the amount of Advance Premium Tax Credit that is applied to your premium. [Learn More.](#)

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Amount of Credit Noah CE, Would like to apply to their Monthly Premium

\$100.<sup>00</sup>

\$0<sup>00</sup>

\$117.<sup>00</sup>

Monthly Premium With Current Monthly Credit Applied:  
Monthly Premium With New Amount of Monthly Credit Applied: \$266.<sup>08</sup>

Cancel Save and Continue

# Website links from presentation and other helpful resources

## Individuals and families

- Health Connector website: [MAhealthconnector.org \(mahealthconnector.org/es/\)](https://mahealthconnector.org/es/)
- Full list of qualifying events for a special enrollment period: [MAhealthconnector.org/get-started/special-enrollment-period](https://mahealthconnector.org/get-started/special-enrollment-period)
- Information about immigration documents: [MAhealthconnector.org/immigration-document-types](https://mahealthconnector.org/immigration-document-types)
- Health Connector shopping and resource guides: [MAhealthconnector.org/help-center/resource-download-center](https://mahealthconnector.org/help-center/resource-download-center)
- Compare plans based on provider and medication preferences using the [Plan Comparison Tool](#)
- Find pricing from leading Massachusetts insurance companies with the “Preview Plans” button on the [application home page](#)

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

## Individuals and families (continued)

- American Rescue Plan Information: [MAhealthconnector.org/arp](https://MAhealthconnector.org/arp)
- COVID-19 Information and Resources: [MAhealthconnector.org/covid-19](https://MAhealthconnector.org/covid-19)
- Income questions: [MAhealthconnector.org/how-do-i-answer-questions-about-income](https://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://MAhealthconnector.org/help-center-answers/people-to-include-when-applying)
- Enrollment assistance search: [MAhealthconnector.org/help-center](https://MAhealthconnector.org/help-center)
- Health Connector Customer Service Call Center information: [MAhealthconnector.org/about/contact](https://MAhealthconnector.org/about/contact)
- Free help enrolling near you: [MAhealthconnector.org/here-to-help](https://MAhealthconnector.org/here-to-help)
- Newly uninsured: [MAhealthconnector.org/the-right-plan-right-now](https://MAhealthconnector.org/the-right-plan-right-now)
- Video library: [MAhealthconnector.org/help-center/video-library](https://MAhealthconnector.org/help-center/video-library)



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

## Small business

- Small business page: [MAhealthconnector.org/business/employers](https://MAhealthconnector.org/business/employers)
- Coverage options for non-benefits eligible employees or former employees: [MAhealthconnector.org/employer-resources](https://MAhealthconnector.org/employer-resources)