

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





5 Helpful resources

1 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

ConnectorCare plans

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

Dental plans

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

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	30 year old in Boston	
			Income	\$30,000
	Income Eligibility	\$44,660 "APTC Only"	Eligibility	ConnectorCare PT3A
	Monthly premium now	\$371.58	Monthly premium now	\$89.00
	New monthly premium	\$269.82	New monthly premium	\$75.91
	Monthly savings	\$101.76	Monthly savings	\$13.09
25 year old in	Great Barrington	45 ye	ar old in Nantucket	
Income	\$35,090	Income	\$51,678	
Eligibility	Uninsured but ConnectorCare eligible	Eligibility	Currently unsubsidized	
Monthly premium now	If insured, \$133.00	Monthly	premium now \$650.91	
New monthly premium	\$116.25	New mor	nthly premium \$366.05	
Monthly savings	\$16.75	Monthly	savings \$284.86	



1 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



1 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 Connecter's Open Enrollment is usually from November 1 through January 23. It is currently extended through July 23rd.
- 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



2 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 (Spanish: 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 <u>immigration documents</u>
- 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

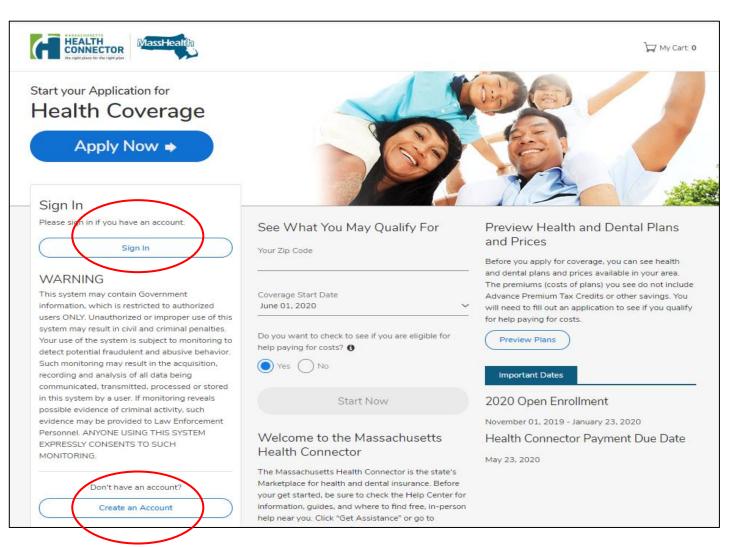


Application for individuals and families

Apply online at <u>MAhealthconnector.org</u>

Spanish MAhealthconnector.org/es/

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





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



2 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 <u>some or all your</u> 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?

ConnectorCare (State + Federal help) 300% FPL	APTC (Federal help) 400% FPL	 The American Rescue Plan removes income limits for APTC help with premiums
\$38,280	\$51,040	By May 2021, people with income greater than 400% FPL may qualify
· ,	· ,	for APTC
\$51,720	\$68,960	Instead of an income limit, people
\$65,160	\$86,880	will qualify for APTC based on
\$78,600	\$104,800	affordability. APTC will be available to lower the monthly cost of health plan
For each additional person add \$13,440	For each additional person add \$17,920	so they are not more than 8.5% of people's income
(State + Federal help) 300% FPL \$38,280 \$51,720 \$65,160 \$78,600 For each additional	State + Federal help) 300% FPL (Federal help) 400% FPL \$38,280 \$51,040 \$51,720 \$68,960 \$65,160 \$86,880 \$78,600 \$104,800 For each additional For each additional



2 Getting coverage through the Health Connector

Choosing a plan and enrolling

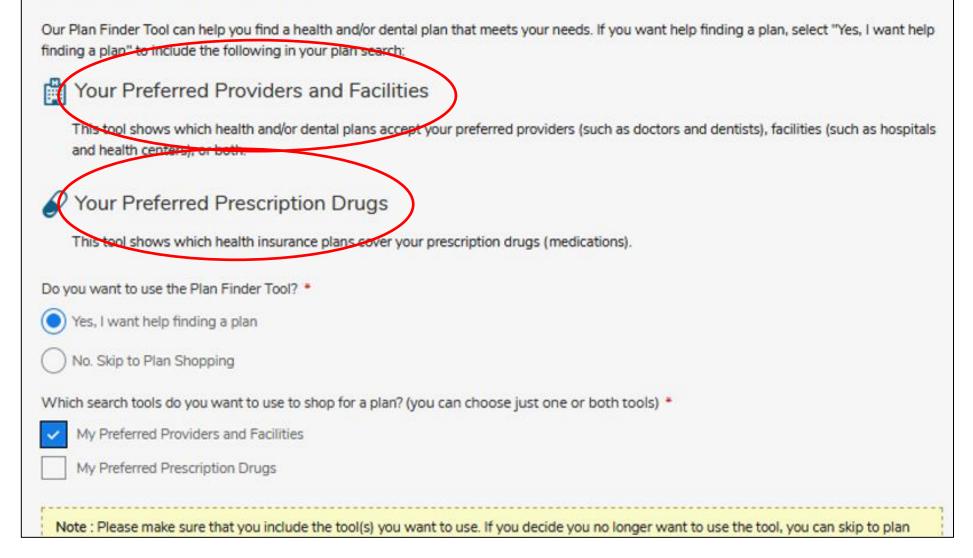
How do you choose the right plan?

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 <u>Plan</u>
 <u>Comparison Tool</u>
 - Find pricing from leading Massachusetts insurance companies with the "Preview Plans" button on the <u>application home page</u>
- Those who qualify for ConnectorCare won't see cost savings displayed from this tool

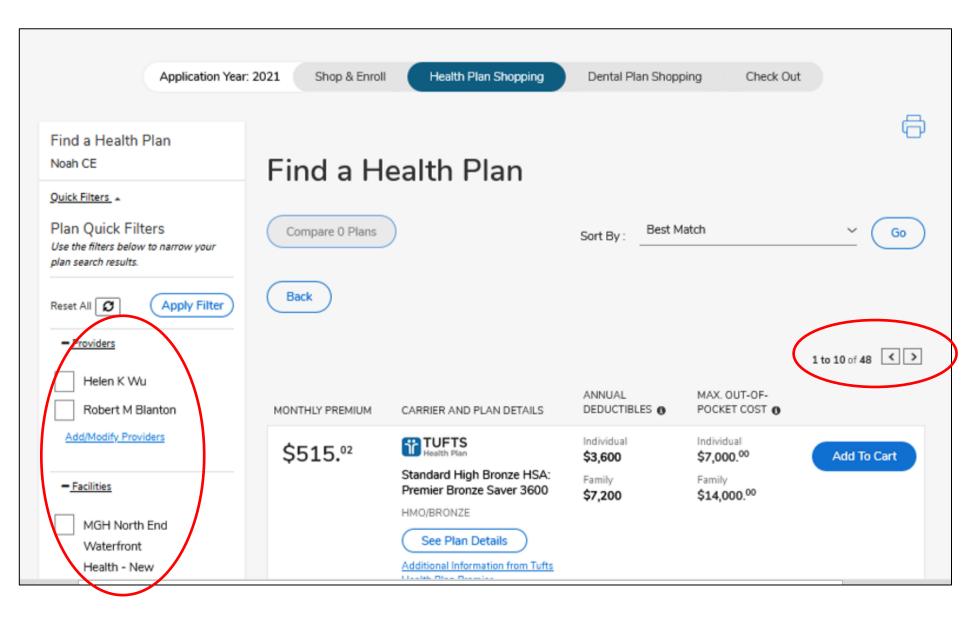


From your online application, enter "Your Preferred Providers and Facilities" and "Your Prescription Drugs" to compare your plan choices. When you see a star (*), you must complete the field.





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.





If you are required to make a payment, it must be received by the 23rd 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.

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Make a Payment

Pay your monthly health or dental premium online. Payments are due to the Health Connector by the 23rd of each month. Learn more about paying your premium bill

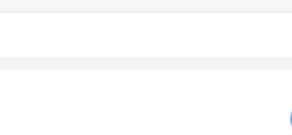
Application Year: *

2021		
4 H 4 L		

Future Enrollment(s)

Health Insurance Plan

Submit



Change Enrollment Cancel Enrollment View Detail



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Make a Payment



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 (<u>1-877-623-6765</u>), 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 <u>Health</u> <u>Connector Customer Service Call</u> <u>Center</u>

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





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!







5 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 an 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



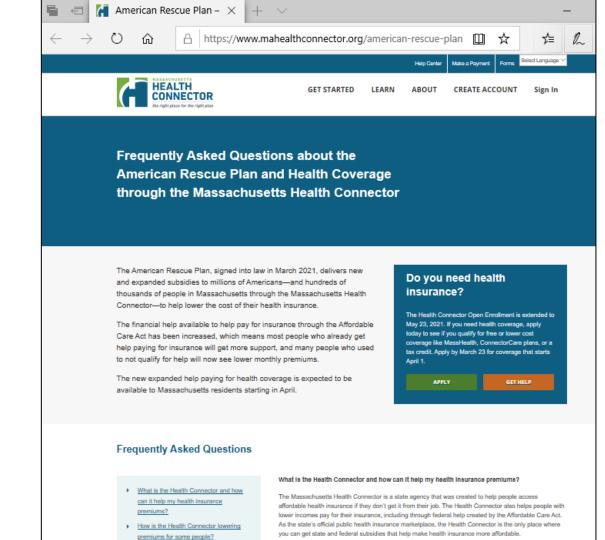
Health Connector Webpage: Pop-ups, New URL and FAQs

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

- 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



Examples of ConnectorCare plan premiums and benefits

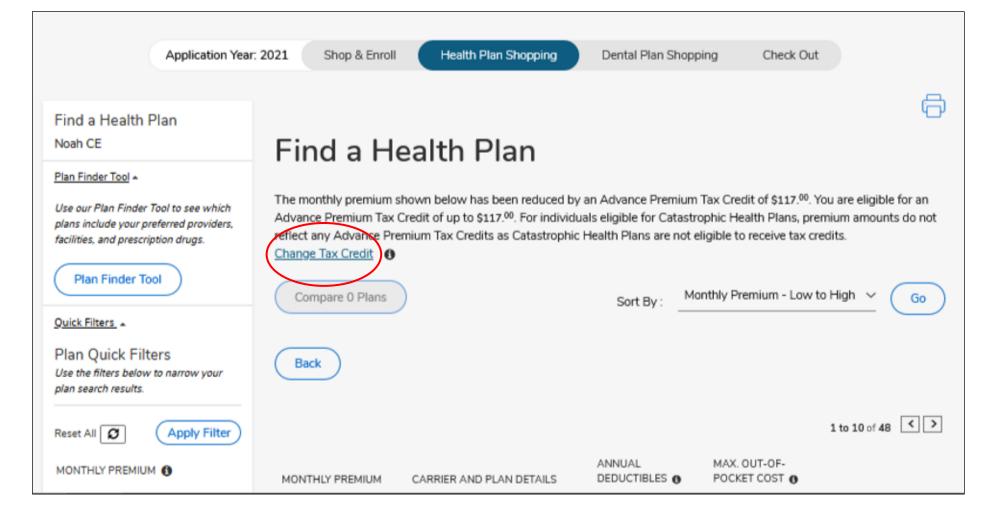
Lowest-cost ConnectorCare Plan Premiums in 2021					
	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B
Lowest Cost Plan	\$0	\$0	\$46	\$89	\$133

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 Surg	ery	\$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 Preferred Brand Drugs Non-Preferred Brand Drugs Specialty High Cost Drugs	\$1 \$3.65 \$3.65 \$3.65	\$10 \$20 \$40 \$40	\$12.50 \$25 \$50 \$50	



Sample: Find a Health Plan page

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





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 \$100.00

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.

Amount of Credit Noah CE, Would like to apply to their Monthly Premium S100.00 S 0 0 Monthly Premium With Current Monthly Credit Applied: Monthly Premium With New Amount of Monthly Credit Applied: \$266.08 Cancel Save and Continue



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Website links from presentation and other helpful resources

Individuals and families

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



Website links from presentation and other helpful resources (continued)

Individuals and families (continued)

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

HEALTH CONNECTOR

Website links from presentation and other helpful resources (continued)

Small business

- Small business page: <u>MAhealthconnector.org/business/employers</u>
- Coverage options for non-benefits eligible employees or former employees: <u>MAhealthconnector.org/employer-resources</u>

