

Preliminary Eligibility: What does it mean and what do you need to do?

September 2024

Session Description

Team members from the Health Connector will share information about the Health Connector's annual renewal process. Each year, the Health Connector must make sure all the information we have about members is correct before we renew their coverage for 2025.

If you are a Health Connector member and want to understand your eligibility notice better, learn how to update your online application, or find help with the next steps to keep or change your coverage – **you are in the right webinar.**

Today's Topics:

- 1 What is the Health Connector's Open Enrollment?
- 2 What do the notices include and what are the deadlines?
- 3 How do you access your online account and application?
- 4 How to renew or change plans for next year?
- 5 Where can you get 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 Annual Renewals Processes for plan year 2025

These activities happen each year before and during the Health Connector's Open Enrollment period.

- If you have health insurance through the Health Connector, you'll have your eligibility redetermined each year so you can be renewed into coverage for the upcoming year.



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**.



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Eligibility Notices and Upcoming Deadlines

Member Communications: Renewals and Open Enrollment

Throughout the renewal process, members get notices, other messages and mailers so you're aware of plan changes and enrollment deadlines, and to let you know that help is available.

It's time to get ready for Open Enrollment



Open Enrollment starts November 1, 2024

Open Enrollment is the time of year when you can renew your plan or shop for a new one. Before Open Enrollment starts, we'll check to see if you qualify for the same type of health coverage for 2025.

Take the steps below to get ready for Open Enrollment and help make sure you have the right coverage and costs for next year:

- **Update your information.** If you have experienced any changes since your last account update, it's important to update your information now. If your income is lower than last year, you may be able to enroll in a lower-cost plan
- **Send us your documents.** If we've asked you to send proof of your information, now is the time to send in those documents. If you update information in your account, you may be asked to send in proof at that time

We'll send you more information about renewing your health plan for 2025 as Open Enrollment gets closer.

Late August – Early September

We'll send you an eligibility letter with information about the programs we think you may qualify for in 2025, based on the most recent information that we have.

First: Update your information

You can make changes through your online account, through one of our community partner organizations, or by calling Customer Service at 1-877-MA-ENROLL (1-877-623-6765) or TTY: 711.

To find a community partner organization, go to MAhealthconnector.org/here-to-help



October – Early November

We'll send you a 2025 renewal packet. The packet will tell you if your current plan is available for 2025.

Next: Review your 2025 plan information

Starting November 1, you can review 2025 plan details:

- Review your renewal plan's benefits and costs, including the monthly premium.
- Be sure your providers, such as doctors or hospitals, are in the plan's network.



November 1 – January 23

Open Enrollment starts November 1. This is the time when you can start to shop and compare plans for 2025.

Finally: Shop if you want to change plans

It's important to compare your options during Open Enrollment because monthly premiums, other costs, and provider networks may be changing for 2025. You can shop for and choose a plan online at MAhealthconnector.org during Open Enrollment, which runs from November 1, 2024 through **January 23, 2025**.



Get help online

Learn more online at MAhealthconnector.org.

Get help by phone

Call Customer Service at 1-877-MA-ENROLL (1-877-623-6765), or TTY: 711.

Get help from a community partner

Our Navigator program partners with trusted community organizations. Depending on the organization, you can get in-person help by appointment, or by phone or video chat. Learn more at MAhealthconnector.org/Navigators

Preliminary Eligibility Notices

Health Connector Processing Center
P.O. Box 4404
Taunton, MA 02780



Sample Member
123 Sample Street
Sometown, MA 00000

July 09, 2024
XXXXXXXXXX

Notice Name: Preliminary Eligibility Determination
Notice ID: ELG_REN
Member ID: XXXXXXXXXXXXX
Ref ID: RefID_XXXXXXXXXXXXXX

It's time to review and update your eligibility information for health insurance. Please check your details and make any necessary updates for the 2024 or 2025 application period.

This notice includes:

- Household Members who are on your application.
- Your current program eligibility and expected eligibility for 2025
- Your current FPL level and expected FPL level for 2025.
- Instructions on next steps if changes need to be made to your application for 2025.

Important 2025 Eligibility Information

Dear Sample Member,

We need to make sure all of the information we have about you is right for next year.

It will be time to renew your Health Connector health insurance coverage for 2025 soon. Before we can renew your coverage, we need to make sure we have the right information about your household.

Please read this information carefully and follow all steps in this letter, so that you can get the right health coverage for 2025.

Step 1

Check your household income range to see if it looks right

For privacy reasons, we can't show the exact dollar amount for your income. Instead, we show your expected income as a range, and as a percentage of the Federal Poverty Level (FPL). Compare the Expected **2025** Income Range and Federal Poverty Level (FPL) listed below.

Household Member	Date of Birth	Current Program Eligibility	Expected 2025 Program Eligibility	Current Income Range and FPL	Expected 2025 Income Range and FPL
Sample Member	March 14, 1967	Health Connector Plan (No financial help)	Health Connector Plan with Advance Premium Tax Credit	More than \$98,600 (7716.02% of the FPL)	More than \$102,200 (7605.67% of the FPL)

Notice Details

Health Connector eligibility through the end of 2024

- If nothing has changed for you for this calendar year, your new eligibility and enrollment will not start until January 1st, 2025.
- You will stay in your current coverage through December 31 as long as continue to pay your monthly premium.

Other information about your account:

- Your member ID, and username is included on this notice
- Please keep this notice, it will be useful if you need to contact customer service



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Access your Online Account and Applications for 2024 and 2025

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

MASSACHUSETTS HEALTH CONNECTOR | **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 at any time.

Start your application for health coverage **Apply Now**

Please sign in if you have an account **Sign In**

See What You May Qualify For

Zip Code *

Coverage Start Date *

October 01, 2024

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

2025 Open Enrollment
November 01, 2024 - January 23, 2025

Health Connector Payment Due Date
September 23, 2024

Quick Links

Learn More

Get Assistance

Keep your income and application up to date

Remember to update your income if your employment or household 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

Note: Be sure to send in any documents you owe, in the required 90-day timeframe to help avoid issues

Making Changes to your Application

- If you have changes that apply to your 2024 application, make sure to update your 2024 application as well.
- If the information will remain the same for both years, please update your 2024 application and apply the same changes to your 2025 application before submission.

Eligibility Application

[Back to Account Dashboard](#)

It is important to update your information throughout the year. If any of the information about you or the people in your household changed since the last time you reviewed your application, you should update your application.

- If you have any changes that took place with the past year, make those to your **2024** application.
- If you have changes that will start January 1 or later next year, make those changes to your **2025** application.

To make changes to an application, under **Actions**, click on **Edit Application** to get started. Once you make your changes, you must continue all the way through the **Review & Sign** page and click "Submit" in order to save your changes.

[Click here if you have questions about eligibility and plan renewals.](#)

Next Renewal Date: July 30, 2025

Year 2025 -	Eligibility RefID: [REDACTED]
Year 2024 -	Eligibility RefID: [REDACTED]
Eligibility History	[+]

[Back](#)

How to make changes to your application:

Step 1: Sign into your account and on the **Dashboard** page, click "Report Changes" button.

Step 2: On the next page, you may need to choose which year's application to change. For example, if the change has already happened or will happen by December 31 of the current year, you will choose to update the current years application. If, for example, it is December, and you are expecting the change to start in January of the following year, then update next year's application.

Step 3: Once you choose the application year to update, click the "Edit Application" button which will take you to the **Change Your Information** page. There, you will be able to choose the change (or changes) you need to report. Then, click the "Report Changes" button to make your updates.


Sample Member Dashboard

Dashboard / Eligibility Application / Change Your Information


Change Your Information

⚠ You are about to change information on your application or profile. Changes may affect the coverage you qualify for. Changes may also affect your premium costs. To change your date of birth or Social Security number, call Health Connector Customer Service at 1-877-MA-ENROLL (1-877-623-6765), TTY: 711.


To make changes to your application, please check the box for all options that apply. [Learn More](#)




Update income, additional questions about health insurance and health reimbursement arrangements



Update Home and Mailing Address




Add someone to your application or tell us if someone is now applying for coverage




Remove someone from your application or tell us if someone is no longer applying for coverage




Change status of tax filing, immigration, citizenship, disability, AI/AN, incarceration, foster care




Update application type to see if you can get help paying for insurance for you or your family



Change name, sex or add SSN



Change information about past tax credits



Change Contact Preferences

To complete your changes and re-send the application, after making your changes, you will need to **'Save and Continue'** each page until you **'Review and Sign'** and click **'Submit'**.

Report Changes

[How to update your income information – Massachusetts Health Connector \(mahealthconnector.org\)](https://www.mahealthconnector.org)



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Renewing or Changing Plans for Next Year

Final Eligibility and Renewal

In October, a Final Eligibility and Renewal packet is sent to those with at least one person who is **eligible and enrolled** in a Health Connector health plan and continues to be eligible for a Health Connector plan the following year.

- This notice includes the **health plan name and premium** (monthly cost) for the upcoming year, and the APTC amount you are eligible for.
- The Health Connector follows guidelines to place members into their medical and dental plans each year.
- Members who are found to be eligible, who did not enroll, and who got a 2025 application will get a 2025 eligibility notice during this timeframe. It will not include any renewal information.

Open Enrollment begins on November 1st.

For coverage effective January 1, 2025, payment is due on December 23, 2024.

Health Connector Renewal Page

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

MASSACHUSETTS HEALTH CONNECTOR

GET STARTED LEARN ABOUT CREATE ACCOUNT Sign In

Health Connector Member Renewal Information

The next Massachusetts Open Enrollment starts November 1, 2024.

Preliminary eligibility notices have been mailed to current members. Now is the time when you should review and update your information, especially your income. Get started by signing into your account.

[SIGN INTO YOUR ACCOUNT](#)

Here's What to Expect

- 
Late August – Early September
You'll get an eligibility letter with information about the programs we think you may qualify for in 2025, based on the most recent account information.
- 
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MASSACHUSETTS HEALTH CONNECTOR

Tools available from the Health Connector

Get an Estimate	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	Let's 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

ConnectorCare Program Design for Plan Year 2025

- Many options with ~4 to 8 available carriers in each region of Massachusetts
- Fallon has expanded to several additional zip codes in Bristol, Hampden and Plymouth counties
- Sample premium payments below – displayed 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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Where can you get 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)** or **TTY: 711** 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](#).
- 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](#).

Questions



Website links from presentation and other helpful resources

Individuals and families

- Health Connector website: MAhealthconnector.org
- Renewal information: MAhealthconnector.org/renew
- Health Connector shopping and resource guides: MAhealthconnector.org/help-center/resource-download-center
- Get an Estimate on plan costs and availability: 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
- Enrollment assistance search: 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)

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 **January 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 December 23 for coverage to start on Jan. 1, 2025	