



Need health insurance? Know your options.

January 13, 2021

Niki Conte

Associate Director of Public Outreach and Education

Today's topics:

1

Overview of the Massachusetts Health Connector

- What is the Health Connector?
- Who can apply?
- When can you enroll?

2

Getting coverage through Health Connector

- Applying for coverage
- Getting help paying
- Choosing a plan and enrolling

3

Getting help

4

Key takeaways

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 for coverage
- People can also buy dental insurance through the 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



1

Overview of the Massachusetts Health Connector

Who can apply?

Applying through the Health Connector

You can 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 cannot apply if you:

- Have Medicare, MassHealth (Medicaid), or other public health coverage
- Are offered affordable, comprehensive health insurance from an employer
- Are in jail at this time



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 Connector's 2020 Open Enrollment is **November 1 to January 23**
- During Open Enrollment, you can review the available health plan choices for coverage to begin on **January 1 of 2021**
 - If you need coverage sooner, apply right away to find out if you have a qualifying event that lets you enroll sooner with a special enrollment period
- For all Health Connector plans, your health or dental coverage can start as early as the first day of the month after you enroll

Special enrollment period and qualifying events

A special enrollment period is a time outside of the open enrollment period when you may qualify to enroll in health coverage through the Health Connector.

- A special enrollment period lasts for 60 days after certain qualifying events such as:
 - Getting married
 - Changes in household size, such as having or adopting a child
 - Newly qualifying for ConnectorCare
 - Loss of other health coverage such as loss of job-based insurance, COBRA coverage ending, or loss of MassHealth coverage
 - Moving to Massachusetts
 - Moving within Massachusetts to an area with other plan choices
- Learn more about [qualifying events](#)

Health Connector instead of COBRA?

If you leave a job and are offered COBRA to continue health and dental coverage, review your choices through the Health Connector before you decide!

- With COBRA, you pay the full price of health and dental insurance you had with your employer
- The Health Connector may have more affordable health and dental insurance choices

When to apply through the Health Connector

- Apply and enroll within 60 days of losing your employer coverage
- Losing your employer coverage is a qualifying event that gives you a 60-day special enrollment period for enrolling through the Health Connector
- When you apply, tell us the date your employer will no longer pay for health insurance benefits



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 \(mahealthconnector.org/es/\)](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 didn't file taxes last year or your income has changed since last year
- 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

Spanish Translation
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

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

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

My Cart: 0

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, include the extra \$600 per week you may have received
 - 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

Sample: Find a Health Plan page

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

Find a Health Plan
Noah CE

[Plan Finder Tool](#) ▾

Use our Plan Finder Tool to see which plans include your preferred providers, facilities, and prescription drugs.

[Plan Finder Tool](#)

[Quick Filters](#) ▾

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

Reset All [Apply Filter](#)

MONTHLY PREMIUM ⓘ

Find a Health Plan

The monthly premium shown below has been reduced by an Advance Premium Tax Credit of \$117.⁰⁰. You are eligible for an Advance Premium Tax Credit of up to \$117.⁰⁰. For individuals eligible for Catastrophic Health Plans, premium amounts do not reflect any Advance Premium Tax Credits as Catastrophic Health Plans are not eligible to receive tax credits.

[Change Tax Credit](#) ⓘ

[Compare 0 Plans](#)

Sort By : Monthly Premium - Low to High ▾ [Go](#)

[Back](#)

1 to 10 of 48

MONTHLY PREMIUM CARRIER AND PLAN DETAILS ANNUAL DEDUCTIBLES ⓘ MAX. OUT-OF-POCKET COST ⓘ

Sample: Change Tax Credit tool

Change Tax Credit ✕

You qualify for an Advance Premium Tax Credit of up to \$117.⁰⁰ 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 \$117.⁰⁰ Depending on the plan you select, some or all of this may be paid directly to your selected carrier to reduce your monthly insurance costs.

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

\$117.⁰⁰

\$ 0⁰ \$117.⁰⁰

Cancel Save and Continue

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 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 \$130 per month (see slides at end of presentation)

Who qualifies for help paying for health insurance?

You may qualify for help paying if you:

- Shop through the Massachusetts Health Connector
- Live in Massachusetts
- Are a U.S. citizen, U.S. national, or are otherwise lawfully present in the U.S.
- Have income that is 400% of the Federal Poverty Level (FPL) or lower

You won't qualify for help paying if you:

- Get coverage through Medicare, MassHealth (Medicaid), or other public health insurance programs
- Are in jail at this time
- Are offered affordable, comprehensive health insurance from an employer

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

Current Federal Poverty Level (FPL) guidelines are used to decide what type of help is available.

- Income guidelines for ConnectorCare and APTC are different

Household size	ConnectorCare 300% FPL	APTC 400% FPL
1	\$37,470	\$49,960
2	\$50,730	\$67,640
3	\$63,990	\$85,320
4	\$77,250	\$103,000
	<i>For each additional person add \$13,260</i>	<i>For each additional person add \$17,680</i>



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.

- To help you decide, go to the Health Connector [Resource Download Center](#)
- The Health Connector has a tools where you can:
 - Enter your provider and medication preferences
 - Find pricing and compare plans from leading Massachusetts insurance companies
 - To find plans and pricing when you're in your online application, use the [Plan Comparison Tool](#)
 - To find plans and pricing when you're not in your online application, use [Preview Plans](#)
- Those who qualify for ConnectorCare won't see those cost savings displayed from this tool.

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

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

Find a Health Plan

Compare 0 Plans

Sort By: Best Match

Go

Back

1 to 10 of 48

MONTHLY PREMIUM

CARRIER AND PLAN DETAILS

ANNUAL DEDUCTIBLES

MAX. OUT-OF-POCKET COST

\$515.⁰²



Standard High Bronze HSA:
Premier Bronze Saver 3600

HMO/BRONZE

[See Plan Details](#)

[Additional Information from Tufts Health Plan](#)

Individual
\$3,600

Family
\$7,200

Individual
\$7,000.⁰⁰

Family
\$14,000.⁰⁰

Add To Cart

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 23rd of each month.

[Learn more about paying your premium bill](#)

Application Year: *

2021



Submit

Make a Payment

Future Enrollment(s)



Change Enrollment

Cancel Enrollment

Health Insurance Plan

View Detail

ENROLLMENT ID: ⓘ	HEAD OF HOUSEHOLD NAME:	SUBMITTED ON:	EFFECTIVE DATE: ⓘ
RefID: 1604075908487	Noah CE	Nov 02, 2020	Jan 01, 2021



3

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 an Assister near you go to [Get Free Help Near You](#)



4

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 December 23rd for coverage to start on January 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 enrollment Assistors across Massachusetts. Call today to make an appointment for help!

Questions



5

Helpful resources

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

Current Federal Poverty Level (FPL) guidelines used by the Health Connector

2020 FEDERAL POVERTY LEVEL (FPL) GUIDELINES					
Household size	ConnectorCare Plan Type 1 & 2A (0-150% FPL)	ConnectorCare Plan Type 2B (150-200% FPL)	ConnectorCare Plan Type 3A (200-250% FPL)	ConnectorCare Plan Type 3B (250-300% FPL)	Tax credit only (300-400% FPL)
1	up to \$19,140	\$19,141-\$25,520	\$25,521-\$31,900	\$31,901-\$38,280	\$38,281-\$51,040
2	up to \$25,860	\$25,861-\$34,480	\$34,481-\$43,100	\$43,101-\$51,720	\$51,721-\$68,960
3	up to \$32,580	\$32,581-\$43,440	\$43,441-\$54,300	\$54,301-\$65,160	\$65,161-\$86,880
4	up to \$39,300	\$39,301-\$52,400	\$52,401-\$65,500	\$65,501-\$78,600	\$78,601-\$104,800
For each extra person, add:	\$6,720	\$8,960	\$11,200	\$13,440	\$17,920
Lowest monthly premium for ConnectorCare	\$0	\$46	\$89	\$133	Tax credit amount varies

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

Summary of how MassHealth and the Health Connector count these sources of income

Type of Income	Include in Current Income?	Include in Projected Annual Income?
Unemployment extension benefits (the new COVID-19 relief package extends certain unemployment benefit programs for 11 weeks.)	Yes, regular unemployment should be reported as long as it is received.	Yes, the member or applicant should make their best prediction about their yearly income accounting for how long you expect to receive unemployment.
EXTENSION to the Federal Pandemic Unemployment Compensation, \$300 unemployment “bump”	No, do not include this amount in the unemployment benefits you report for the member.	Yes! Do add the \$300 per week in when reporting expected yearly income.
NEW “payment” of \$600 per adult and \$600 per qualifying child	No, do not include this income.	No, do not include this income.

Website links from presentation and other helpful resources

Individuals and families)

- MA HealthConnector 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 here: [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)
- Health Connector [Plan Comparison Tool](#)
- Health Connector provider and prescription search tool: [Plan Finder](#)

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)
- Enrollment assistance search: [MAhealthconnector.org/help-center](https://www.mahealthconnector.org/help-center)
- Health Connector Customer Service Call Center information: [MAhealthconnector.org/about/contact](https://www.mahealthconnector.org/about/contact)
- Free help enrolling near you: [MAhealthconnector.org/here-to-help](https://www.mahealthconnector.org/here-to-help)

Website links from presentation and other helpful resources (continued)

Small business

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