



Silver Plans for Individuals and Families

The health plans offered by the Massachusetts Health Connector are grouped in four tiers (levels) so you can more easily compare benefits and costs. The tiers are named after metals: Platinum, Gold, Silver and Bronze. Plans in all four tiers have comprehensive benefits, including doctor and hospital visits and prescription drugs.

COMPARING AND SHOPPING FOR PLANS

The Health Connector plans that are offered within each tier all have a similar value or amount of coverage. This helps make it easier for you to compare plan options as you shop. The chart on the next page shows you the features and costs for all of the Silver tier plans.

The chart also lets you compare the “standardized” plans and the non-standardized plans in the Silver tier. Standardized plans are offered by different carriers and have different names, but they all have the same core benefits. The non-standardized plans have similar value as the standardized Silver plans, but with some small differences in features like deductibles and co-pays.

The networks of health care providers will vary by each plan, so be sure to choose a plan that has the providers you are looking for.

When you go to MAhealthconnector.org to shop for a plan, our online tools can help you narrow your choices based on out-of-pocket costs, such as co-pays and deductibles. You can then choose up to three plans to compare side-by-side and review the different provider networks within plans. This will help you find the plan that is right for you and your family.

IF YOU NEED HELP

- **Visit MAhealthconnector.org.** You’ll find lots of details here, including information in other languages.
- **Call Customer Service** at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. Call Monday to Friday, 8:00 a.m. to 6:00 p.m.
- **For in-person help,** you can work with a Navigator or a Certified Application Counselor. These are people who have been trained to help you with the application process. For a list of Navigators or Certified Application Counselors in your area, visit MAhealthconnector.org.

ENROLL IN A DENTAL PLAN

In addition to health insurance, the Health Connector offers dental insurance plans for individuals and families from the state’s leading dental insurance companies. You can shop for dental plans online at MAhealthconnector.org, or by calling Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773.



SILVER PLANS

	SILVER	OTHER SILVER PLANS				
Plan Name	Plan offered by all carriers; plan names vary	HPHC Core Coverage HMO 1750	HPHC Best Buy HSA PPO 2000*	HPHC Best Buy HMO 2000**	MHI MyDoc Silver Plus	
Annual Deductible (individual/family)	\$2,000/ \$4,000	\$1,750/ \$3,500	\$2,000/ \$4,000	\$2,000/ \$4,000	\$1,750/ \$3,500	
Annual Maximum Out-of-Pocket (individual/family)	\$6,350/ \$12,700	\$5,250/ \$10,500	\$5,250/ \$10,500	\$5,250/ \$10,500	\$6,600/ \$13,200	
PCP Office Visit	\$30	\$30 ¹	\$30	\$35	\$15 ²	
Specialist Office Visit	\$50	\$30 ¹	\$45	\$65	\$45	
Emergency Room	\$350	\$250	\$0	\$500	\$350	
Inpatient Hospitalization	\$1,000	20%	20%	20%	\$1,000	
High-Cost Imaging	\$400	20%	20%	\$300	\$400	
Outpatient Surgery	\$750	20%	20%	20%	\$750	
Prescription Drugs (Rx)	Retail Tier 1	\$20	\$25	\$25	\$25	\$10
	Retail Tier 2	\$40	\$75	\$40	\$75	\$30
	Retail Tier 3	\$70	\$100	\$60	\$100	\$50
	Retail Tier 4		20%	20%	20%	
	Mail Order Tier 1	\$40	\$62.50	\$62.50	\$62.50	\$20
	Mail Order Tier 2	\$80	\$187.50	\$100	\$187.50	\$60
	Mail Order Tier 3	\$210	\$300	\$180	\$300	\$150
	Mail Order Tier 4		20%	20%	20%	

Numbers in **bold type** indicate that this benefit is subject to the annual deductible

*HPHC Best Buy HSA PPO 2000: The costs that are displayed above are the costs for in-network services

**HPHC's Best Buy HMO 2000 is offered on two (2) networks: their Standard network and their Focus network

¹ \$30 copay if one of the first three medical office visits per individual (6 per family); next visits are subject to the deductible, then 20% coinsurance

² \$15 copay if one of the first three PCP or mental health/substance abuse disorder visits; next visits are subject to the deductible, then \$15 copay

SILVER HEALTH PLANS

Carriers that offer at least one plan in the Silver tier include:

- Blue Cross Blue Shield of MA
- Boston Medical Center HealthNet Plan
- CeltiCare Health Plan
- Fallon Health
- Harvard Pilgrim Health Care (HPHC)
- Health New England
- Minuteman Health (MHI)
- Neighborhood Health Plan
- Tufts Health Plan-Network Health
- Tufts Health Plan
- UnitedHealthcare