

Can you get help paying for health insurance through the Health Connector?



You may qualify if you:

- Shop through the Massachusetts Health Connector
- Live in Massachusetts
- Are a U.S. citizen, national, or are otherwise lawfully present in the U.S.
- Have a qualifying income level for your family size.

Note: For ConnectorCare plans, the qualifying income level is 500% of the Federal Poverty Level (FPL) or or lower (see chart below)

You won't be able to qualify if you:

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

Note: If the cost of your employer's health insurance plan for individuals is more than 8.39% of your household income, then that coverage is not considered affordable.

2023 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)	ConnectorCare Plan Type 3C (300-400% FPL)	ConnectorCare Plan Type 3D (400-500% FPL)	Tax credit only** (over 500% FPL)
1	up to \$21,870	\$21,871-\$29,160	\$29,161-\$36,450	\$36,451-\$43,740	\$43,741-\$58,320	\$58,321-\$72,900	\$72,901 and up
2	up to \$29,580	\$29,581-\$39,440	\$39,441-\$49,300	\$49,301-\$59,160	\$59,161-\$78,880	\$78,881-\$98,600	\$98,601 and up
3	up to \$37,290	\$37,291-\$49,720	\$49,721-\$62,150	\$62,151-\$74,580	\$74,581-\$99,440	\$99,441-\$124,300	\$124,301 and up
4	up to \$45,000	\$45,001-\$60,000	\$60,001-\$75,000	\$75,001-\$90,000	\$90,001-\$120,000	\$120,001-\$150,000	\$150,001 and up
For each extra person, add:	\$7,710	\$10,280	\$12,850	\$15,420	\$20,560	\$25,700	\$25,700 and up
Lowest monthly premium for ConnectorCare	\$0	\$49	\$96	\$142	\$219	\$255	Tax credit amount varies**

If you meet these requirements, you may be able to get help paying for health insurance. Visit MAhealthconnector.org to use the "Get an Estimate" tool to preview health plans and prices.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-623-6765 (TTY: 1-877-623-7773).

ATENÇÃO: se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-623-6765 (TTY: 1-877-623-7773).

ConnectorCare plans

- For households with income at 500% of the FPL or lower.
- The ConnectorCare Plan Type you can qualify for is also based on your household FPL.
- Depending on where you live, you may be able to choose from up to eight different carriers.
- All of the benefits covered by ConnectorCare plans will be the same. The costs will vary by plan type. Provider networks (the doctors and hospitals covered by the plan) vary by insurance carrier.

Example of ConnectorCare savings:

Jim is 45 years old, lives in Boston, and earns \$35,000 a year. He qualifies for ConnectorCare plan Type 3A with a \$349 tax credit. Jim chooses the lowest-cost ConnectorCare plan that is available in his area, after checking to make sure that his primary care doctor is covered in its provider network.

Jim's monthly premium is only \$80.63 a month. Because he is in a ConnectorCare plan, he has **no deductible**, and **pays less out-of-pocket** for things like prescriptions and co-pays when he goes to the doctor.

ConnectorCare members' monthly premiums can be as low as:

- **\$0** per month for Plan Type 1
- **\$142** per month for Plan Type 3B
- **\$0** per month for Plan Type 2A
- **\$219** per month for Plan Type 3C
- **\$49** per month for Plan Type 2B
- **\$255** per month for Plan Type 3D
- **\$96** per month for Plan Type 3A

Depending on where you live, you may be able to choose a ConnectorCare plan from:

- Blue Cross Blue Shield of Massachusetts
- Mass General Brigham Health Plan
- Fallon Health
- Tufts Health Plan
- Harvard Pilgrim Health Care
- UnitedHealthcare
- Health New England
- WellSense Health Plan

Advance Premium Tax Credits

- For qualifying households above 500% of the FPL.
- Tax credits are applied to your monthly bill to help to lower the cost of your health insurance premiums.
- The tax credit amount is based on your income, family size, and where you live.
- You can apply your tax credit to any Health Connector plan (other than Catastrophic coverage).

Example of Tax Credit savings:

Sally and Bob are a married couple living in Boston. They are both 35 years old and have a combined income of about \$100,000 a year.

They qualify for a **tax credit of \$103** per month to help make their coverage more affordable. Sally and Bob choose a Health Connector health plan that usually costs \$768.82 a month. By using their tax credit, their premium is only **\$665.82 per month**.

Need help?

There are many places where you can get free, in-person help with applying and enrolling in a plan.

The Health Connector has support staff at several walk-in centers across the state.

You can also make an appointment to work with an Enrollment Assister. These are people who have been trained to help you with applying and enrolling through the Health Connector.

You can find a full list of places to get in-person help at [MAhealthconnector.org/here-to-help](https://www.mahealthconnector.org/here-to-help)

The Massachusetts Health Connector complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.