

Massachusetts Health Connector Language Access Plan



November 2023

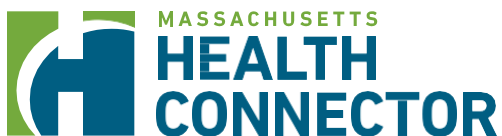


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About the Health Connector

Since its inception in 2006, the Health Connector has worked to expand access to high-quality health care in its role as an online Marketplace for Massachusetts residents and small businesses to find, compare, and enroll in affordable health coverage. Today, the Health Connector continues to implement programs and advance policies that improve health insurance access across the Commonwealth. Currently, the Health Connector serves over 241,814 non-group health members, over 30,000 individuals with standalone dental coverage¹, and over 13,000 small-group medical enrollees from over 2,000 businesses.² Health Connector enrollees represent about 85 percent of the individual insurance market and 2.3 percent of the small-group market in Massachusetts.³

The mission of the Health Connector is to advance access to high-quality health care by serving as a transparent and transformative marketplace for Massachusetts residents and small businesses to come together and easily find, compare, and enroll in affordable health insurance by:

1. Structuring a health insurance eligibility and shopping experience that makes it easy for individuals and small businesses to understand their health insurance options and choose, enroll in, and maintain coverage that best meets their needs.
2. Promoting affordability in the health insurance market and health care system through the power of transparent competition.
3. Capably assessing and executing health care reform policymaking and other regulatory responsibilities to promote health insurance coverage and shared responsibility for sustaining health care reform.
4. Fully embodying the high standards inherent to serving as the Commonwealth's official public Health Insurance Exchange.
5. Promoting robust public engagement.

Introduction

The Health Connector is dedicated to ensuring access to services for all people across the Commonwealth, including those with Limited English Proficiency ("LEP"). The Health Connector considers a person with LEP to be someone who may not be able to speak, read, write, or understand the English language at a level allowing them to interact effectively with our organization. It may also include people with impaired physical capabilities who need visual and aural assistance in communication.

This Language Access Plan (referred to as the Plan or the LAP) documents the available resources and tools for accessing Health Connector services, considering the various needs of LEP populations.

¹ As of 09/02/23, there are 85,740 members with both health and dental coverage. They are not included with the stand alone dental enrollees above to avoid double-counting. Out of 13,287 small group members, 572 are dental only members.

² See Massachusetts Health Connector September 2023 Board Meeting Records (September 2023 Summary Report), at <https://www.mahealthconnector.org/about/board-meetings>

³ CHIA Enrollment Trends, September 2022 (data through March 2022). <https://www.chiamass.gov/enrollment-in-health-insurance/>.

The Health Connector applied a four-factor analysis to assess current access and protocols for LEP populations as well as areas of improvement. The four factors include:

1. The number or proportion of LEP individuals eligible to be served or encountered by the Health Connector
2. The frequency with which LEP individuals interact with the Health Connector
3. The nature and importance of the Health Connector and its services to people's lives
4. Resources available to the recipient and costs

The Language Access Plan and the activities documented within the plan reflect the Health Connector's commitment to providing information about and access to health and dental insurance programs, for all individuals and families across the Commonwealth. The Health Connector plans to maintain and enhance its supports for LEP individuals moving forward.

Purpose

The Health Connector is deeply committed to reducing disparities in access to health insurance coverage and health care among state residents, and ensuring individuals can access Health Connector services regardless of their language preferences and skills is an essential component of that commitment.

Further, this document serves as the plan for the Health Connector to provide comprehensive services for LEP individuals in compliance with Massachusetts and federal law prohibiting discrimination based on national origin, which includes language. It is designed to implement the requirements of Title VI of the Civil Rights Act of 1964, section 1557 of the Affordable Care Act and implementing regulations and compliance with state law including Massachusetts General Laws Chapter 151B.

The Health Connector will review and update this LAP every other year to effectively respond to evolving community needs and further advance equity through meaningful access to LEP individuals.

Self-assessment

Interactions with LEP individuals

This section documents the different ways in which the Health Connector may interact with Massachusetts residents, and later sections detail the supports available for LEP individuals across these different contact points.

The Health Connector interacts with Massachusetts residents in several different ways:

- **Electronically.** The Health Connector communicates electronically with members and the general public through its website, at [MAhealthconnector.org](https://www.mahealthconnector.org), also available in Spanish at <https://www.mahealthconnector.org/es>. A Portuguese⁴ Health Connector website is currently in the process of being implemented. The Health Connector website is currently available in Portuguese for the eligibility and shopping sections and the full website (including billing and payment sections) is expected to be available in Portuguese by February 2024. Through the

⁴ Brazilian-Portuguese

website, individuals can apply for, select, and enroll in health insurance plans. Additionally, the Health Connector provides outreach and educational messaging, which is shared by email and social media updates, and is available online through website content at the Health Connector's consumer information site (MAhealthconnector.org). The Health Connector's informational website is available in languages other than English through a drop-down menu for users to select a preferred language, and then uses a machine translation of content. The Health Connector also hosts webinars and posts educational video recordings to the website's "video library" at <https://www.mahealthconnector.org/help-center/video-library>.

- **By telephone.** Members of the public can contact the Health Connector by phone if they call the Customer Service call center at 1-877-623-6765 (TTY 1-877-623-7773).
- **Written (paper) correspondence.** The Health Connector sends written notices by U.S. Postal Service regarding eligibility and enrollment information and periodically sends informational or outreach materials by paper mail.
- **In person.** The Health Connector interacts with many members of the public through our walk-in center sites, Appeals Unit, and at regulatory hearings. The public also interacts with Navigator grantee organizations, Certified Application Counselors, and other enrollment assister partners, who act as community outreach liaisons for the Health Connector. Lists of walk-in center locations and Navigator organizations are available in the Appendix section of this document.
- **Advertisements and earned media.** The Health Connector maintains a strong media presence as a means for educating the general public about the availability of health and dental coverage through the Health Connector. Advertising vehicles include web and social media, radio, television, signs and posters in public areas, and sponsorships.

Identifying LEP individuals

The Health Connector uses the following tools to identify LEP individuals who require language access supports to interact with our organization:

- **Verbal self-identification.** Individuals verbally identify their language needs when they seek in-person assistance at walk-in centers or from Navigator organizations. Individuals identify language needs over the phone when making calls to Health Connector Customer Service, Appeals Unit, and Ombuds Office.
- **Visual self-identification through "Language Identification Guide" posters.** Walk-in centers display "Language Identification Guide" posters, which contain the phrase "Point to your language. An interpreter will be called at no charge to you" in 99 languages other than English. These posters are used for individuals to self-identify language needs and communicate with walk-in center staff.
- **Written self-identification (write-in and/or pre-populated lists).** All Health Connector applicants can provide both written and spoken language preferences when they apply for health or dental insurance through the online or paper application. In the paper application for health and dental coverage, an applicant may write in language preferences. When applying online, an applicant can select from a pre-populated list of languages. This application data is used as often as possible when the Health Connector sends subsequent

communications to applicants. Additionally, individuals who are filing an appeal with the Health Connector Appeals Unit are asked on the appeal request form if they prefer to conduct the appeal in a language other than English.

Providing access for LEP individuals

The Health Connector provides various tools and means of support for interacting with individuals with LEP needs. The Health Connector recognizes the importance of the service that it provides for the residents of Massachusetts. Through the Health Connector, residents can access federal and state subsidies for health coverage which promotes access to important health care services. Given the impact of health coverage on the overall health, wellness, and financial security of individuals, it is of the utmost importance that the Health Connector prioritize accessibility to the application and enrollment processes that enable qualified individuals to obtain health insurance and subsidies.

Massachusetts residents face different levels of difficulty navigating health care due to language barriers based on demographics. In 2021, only 1.4 percent of residents overall reported difficulties obtaining an appointment for health care due to language barriers or a lack of interpreter services in the past 12 months; however, a much larger proportion of Hispanic and non-Hispanic Asian residents reported facing language barriers (7.6 percent and 3.2 percent, respectively) compared to non-Hispanic White residents (0.3 percent). This difficulty was also more common for residents with any periods of uninsurance in the past 12 months compared to their continuously insured counterparts (6.4 percent vs. 1.1 percent).⁵

Accessibility of the application and enrollment process is especially critical given the expansion of federal Advance Premium Tax Credits (APTC) made available for eligible individuals through the American Rescue Plan Act (ARPA) starting in 2021 and extended through 2025 by the Inflation Reduction Act (IRA) of 2022. All subsidized Health Connector enrollees are receiving more tax credits as a result of the enhanced federal subsidies. It is critical that language is not a barrier to accessing these major health coverage affordability supports.

The Health Connector has made it a priority to implement policies and procedures to allow for greater access and increased ease in accessing services among LEP individuals. The following section documents the Health Connector's assessment of its interactions with LEP audiences, the approaches currently in place for meeting the needs of LEP audiences, and plans for future culturally competent improvements to progressively increase ease of access to health coverage among LEP audiences.

Interactions with LEP audiences

- **Multi-lingual staff.** The Health Connector employs some staff members and Customer Service representatives who are fluent in languages other than English, most frequently Spanish; fluency is based on these individuals having spoken the non-English language as their original language. These multi-lingual staff members converse with and assist LEP individuals who need assistance in their language whenever they are present and available. Multi-lingual staff do not provide interpretation of documents for members or serve as interpreters at formal proceedings, like an Appeals hearing. The Health Connector also awards grants to Navigator organizations in various high-need communities throughout the

⁵ CHIA Massachusetts Health Insurance Survey 2021 (July 2022). Retrieved from <https://www.chiamass.gov/massachusetts-health-insurance-survey/>.

Commonwealth. Many Navigator organizations have multi-lingual staff available to assist individuals in their native or preferred language. A list of Navigator organizations and the languages spoken by staff at each organization can be found in Appendix A of this document.

- **Telephonic interpreting.** The Health Connector utilizes Language Line Solutions, a third-party service that provides oral telephonic interpretation services in 240+ languages for LEP individuals. It is relied upon to interpret for LEP individuals at formal proceedings such as Appeals hearings. Additionally, it is used for interactions with LEP individuals to interpret documents over the phone to an LEP individual, or when there is no multi-lingual staff available to help answer questions and speak with an LEP individual. The Language Line is used for inbound phone calls to the Health Connector's Customer Service line, Ombuds Office, and Appeals Unit. It is also used at walk-in center sites for communicating with individuals who arrive in person and self-identify as speaking a language other than English.
- **Translated print educational and marketing materials.** The Health Connector contracts with an outside vendor to provide culturally competent and linguistically appropriate written translations of educational and marketing collateral materials, such as flyers, emails, postcards, and brochures. The most frequent languages include Spanish, Brazilian-Portuguese, and Haitian Creole. Almost all the Health Connector's collateral materials have been translated into Spanish, and many of the most-frequently requested materials have been translated into the ten non-English languages that are spoken most throughout the Commonwealth. Print versions of many materials are available at the Health Connector's walk-in center locations, as well as various community organizations. The Health Connector's Resource Download Center includes several guides available for download in multiple languages: <https://www.mahealthconnector.org/help-center/resource-download-center>.
- **Translated and accessible written notices.** The Health Connector has made all notices available in large print or Braille upon request. All notices sent to members regarding eligibility have been translated into Spanish. All other notices have Spanish translation available. Primary recipients of communications who have indicated that they prefer Spanish as a written language receive eligibility notices in Spanish. The Health Connector is in the process of adding Brazilian-Portuguese versions of notices to the repository and is anticipating complete availability by February 2024. Most notices are available in Portuguese today. All written notices sent to members include a Babel sheet, which provides translation of the following phrase into numerous languages: "Important! This has important information about your health insurance. If you want the information translated into your own language, call 1-877-623- 6765." The Health Connector's Babel sheet contains 18 languages. A sample Babel page listing available languages can be found in Appendix C of this document.
- **Website and applications.** The Health Connector's content website at MAhealthconnector.org is available in Spanish at <https://www.mahealthconnector.org/es>. The online application is also available in Spanish. In addition, applicants may fill out a paper application for health or dental insurance that has been translated into Spanish. A Portuguese⁶ Health Connector website is currently in the process of being fully implemented. The Health Connector website is currently available in Portuguese for the eligibility and shopping sections and the full website (including billing and payment sections) is expected to be available in Portuguese by February 2024. The Health Connector's informational website is available in languages other than English through a drop-down menu for users to select a preferred language, and then uses a machine translation of content. This feature is available in 7 languages other than

⁶ Brazilian-Portuguese

English (Arabic, Chinese, Haitian Creole, Khmer, Portuguese, Spanish, and Vietnamese). Content contained in PDFs and other documents for download are not all provided in other languages, though many are provided in Spanish, and some have been translated into other languages including Portuguese and Chinese.

- **American Sign Language (ASL) interpreters.** The Health Connector has video relay service available at any of the Health Connector’s walk-in center locations. If an individual prefers, they can use their own video relay service in calling the call center or other Health Connector teams, such as the Appeals Unit. A list of walk-in center locations where individuals may conduct an appointment with an ASL interpreter is listed in Appendix D of this document. The Health Connector also offers a TTY number (1-877-623-7773) for people who are deaf, hard of hearing, or speech disabled.
- **Webinars and videos.** The Health Connector holds monthly informational webinars for individuals, families and small businesses. These webinars are recorded, and video recordings are posted to the “video library” at <https://www.mahealthconnector.org/help-center/video-library>. All videos are also available from the Health Connector’s YouTube page at <https://www.youtube.com/user/TheMAHealthConnector>. All webinars are enabled for closed captioning and have a transcript available on the website. Webinars for individuals and families have been hosted and recorded in Spanish, Brazilian-Portuguese, and Haitian Creole.

In addition, a short, informational Health Connector video is available in Arabic. In 2023, informed by Navigator feedback, the Health Connector modified its multi-lingual webinar approach. Navigators worked with the Health Connector to create a simplified 5-minute promotional video in Arabic. The segment explains what Navigators are, what they do and how they can help. Since Navigators are closest to serving the Arabic speaking community, Health Connector staff took their recommendation to move away from a longer webinar/video for this audience and instead create a brief “evergreen” message.

- **Radio and TV advertising.** The Health Connector continues to prioritize media outreach to LEP individuals. Ethnic media is a key partner in the Health Connector’s advertising and media strategy, including radio and TV programming. TV, radio, and print media outlets are in Spanish, Portuguese, Haitian-Creole, Chinese, and Khmer.

Protocols for access to resources for LEP audiences

- **Phone calls to Customer Service, Appeals Unit, and Ombuds Office.** When an LEP individual places a phone call to the Health Connector, they will self-identify their language needs and be connected to the telephonic interpreter service for interpretation support in their language. Currently, the Teletypewriter Line is staffed with English-speaking agents who use the language line for LEP individuals requiring additional audio or visual assistance.

Based on feedback from stakeholders, the Health Connector will update the existing Babel sheet to provide more explicit instructions for how to bypass the interactive voice response (IVR) system to reach a Customer Service Representative prepared with an interpreter. The revised Babel sheet will also let individuals know that interpretation services are available at no charge and are confidential. The IVR system currently offers selections and queues in English, Spanish, Portuguese, French Creole, Mandarin, and Vietnamese. CSRs are available to take calls in English and Spanish. If an IVR user selected one of the other language selections, the CSR will have already found an interpreter to assist with the call in the

selected language. If an LEP individual speaks a language not listed in the IVR and reaches a Customer Service Representative, the individual will need to communicate the language that they need an interpreter for. Before connecting the individual to the telephonic interpreter service, Customer Service Representatives will also communicate to the individual that the call is free and confidential. Of note, the Ombuds Office does not have an IVR; rather, the LEP individual contacts the Ombudsperson at their direct telephone number.

- **ASL interpretation services.** The Health Connector has video relay service available at any of the Health Connector's walk-in center locations. If an individual prefers, they can use their own video relay service in calling the call center or other Health Connector teams, such as the Appeals Unit.
- **Spanish language preference indication on application.** If a member indicates through their eligibility application that they prefer written communications in Spanish, they will receive all eligibility notices sent by mail or electronically in Spanish. This data is also used to inform the supplemental communications sent by the Health Connector, such as emails and postcards. Customer Service Representatives are able to see language preference information for current members.
- **Language preferences indicated on application other than English or Spanish.** If a member indicates that their preferred written communication language is a language other than English or Spanish, they will continue to receive notices and supplemental communications in English but will have a Babel sheet included with the mailing. If they need the content translated into their language, they will call Health Connector Customer Service and be connected to the Language Line for assistance.
- **Language preference indicated on Appeals form.** The Appeals Unit uses the Language Line to connect appellants with interpreters when conducting Appeals hearings over the phone, or as needed for informal dispute resolution. When an appellant has indicated a Spanish language preference in their initial appeal, the Appeals Unit will send notices and other communications, such as email, in Spanish to those appellants.

Under development

- ✓ Evaluate feasibility of adding additional capabilities for delivering notices in languages other than Spanish and Portuguese.
- ✓ Continue to translate marketing and educational materials into additional languages as data collection reveals changes in language needs of the Health Connector's membership and among the uninsured population in Massachusetts.
- ✓ Amend Babel sheet to include messaging regarding the confidentiality and free service of the language line. In addition, include further instructions in the Babel sheet for LEP individuals to be connected with a Customer Service Representative if their preferred language is not available in the phone system IVR. Instructions will guide LEP individuals on how to bypass the full IVR messaging to reach an agent, state their preferred language, and get connected with an interpreter in their language.
- ✓ Expand educational webinars/videos in languages other than English and add to the Health Connector's video library. As Navigators continue to support MassHealth with their renewal process, the Health Connector is planning to translate and record videos for MassHealth

members who may be transitioning to Health Connector coverage in Spanish as well as Portuguese.

- ✓ Update existing Health Connector for Business marketing materials that currently exist in Spanish.
- ✓ Review and address barriers identified in the 2023 Administrative Burdens Audit and incorporate suggestions and improvements for LEP individuals and families.

Looking Ahead

- **Improve utilization of language preference data reported by members.** Currently, member reported language preference information is available to Customer Service staff. However, representatives do not assume that all individuals with a preferred language other than English require the language line in advance. Health Connector staff will explore ways to better use language preference information provided by members proactively to assist members in their preferred language; for example, asking if someone would like language interpretation services at the start of an interaction depending on language preference indicated may help better serve LEP individuals.
- **Improve language support services within Health Connector for Business (HCB).** To best support multi-lingual small groups with diverse employees, the Health Connector will explore several improvements to language supports within HCB. The Health Connector will explore ways to enhance support for multi-lingual or LEP brokers who serve as critical liaisons for LEP employees or community members by making resources available in additional languages. Broker survey responses indicate an appetite for bolstering HCB resources in multiple languages, particularly for employee-facing informational items such as Employee Account Manuals or ConnectWell Informational Flyers. Health Connector staff will assess how to make HCB materials and support videos for employers and employees more accessible. In addition, staff will assess potential pathways to gather information about language preferences of HCB members (See Appendix E).
- **Translate Health Connector website and portal into other languages.** The Health Connector will continue to assess feasibility of translating the website and portal into additional languages. Staff understand that relying on machine translation for language support may create accessibility issues.
- **Expand available audio/visual accommodations for LEP individuals.** The Health Connector will assess practical options to increase accessibility for LEP individuals with impaired physical capabilities who need visual and audial assistance in communication.

Assessing LEP needs

The Health Connector relies on several data sources to monitor the proportion of LEP individuals and the variety of language access needs among its member population. The Health Connector also reviews data on the general population in the Commonwealth of Massachusetts, which includes

individuals who may currently be uninsured or at risk of becoming uninsured and requiring the services of the Health Connector at some point in the future. The Health Connector will continue to assess additional ways of gathering information about LEP individuals, including barriers experienced by LEP individuals, to help inform ways to improve language supports and accessibility.

LEP needs of Massachusetts residents, current members, and applicants

According to the 2021 American Community Survey (ACS), 24.5 percent of Massachusetts residents reported speaking a language other than English at home, and 10 percent reported speaking English less than “very well”.⁷ While not all the 24.5 percent of Massachusetts residents who speak a language other than English at home may need support to engage meaningfully in English, having tools commensurate with the size and diversity of non-English speakers is paramount.

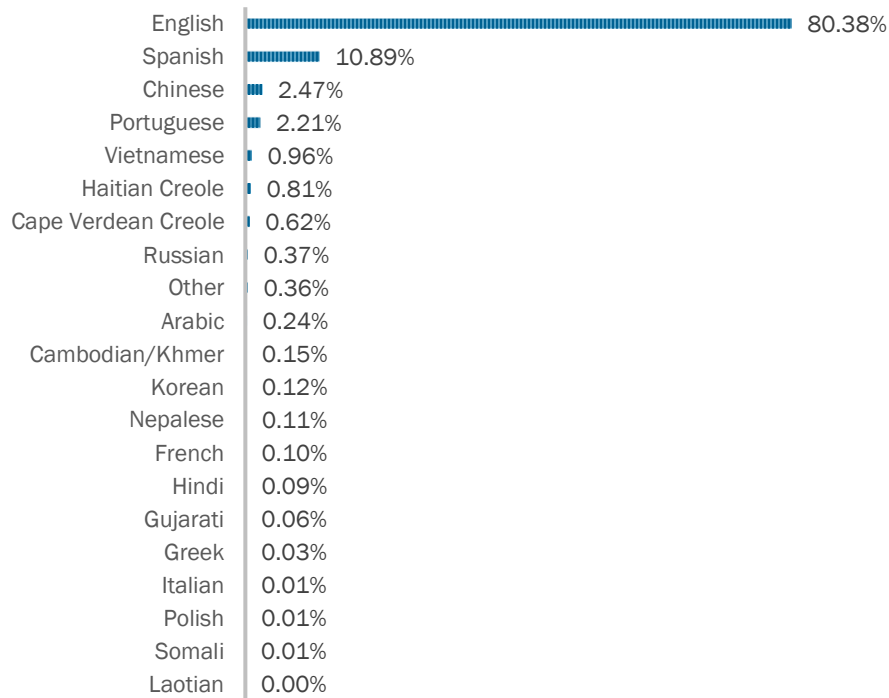
To determine the LEP needs of the Health Connector’s current member population, the Health Connector relies on self-identified language preference data submitted in the application process. As part of the self-assessment process, the Health Connector retrieved data on language preferences submitted by applicants seeking health or dental insurance for 2023 coverage. From this data, the Health Connector has determined the following top ten written and spoken languages preferred by members and applicants other than English:

1. Spanish
2. Portuguese
3. Chinese
4. Vietnamese
5. Haitian Creole
6. Cape Verdean Creole
7. Russian
8. Arabic
9. Cambodian/Khmer
10. Korean

Determining the preferred languages among members and applicants will aid Health Connector staff in identifying trends in the population of Massachusetts residents seeking health or dental insurance coverage through the Health Connector.

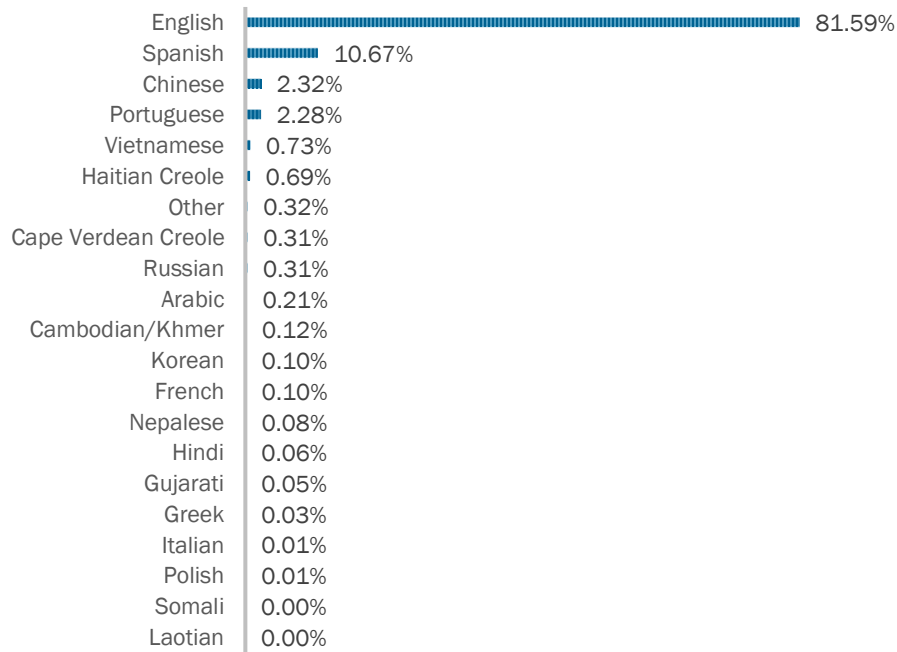
⁷ U.S. Census Bureau; 2021 American Community Survey 1-Year Estimates, Table DP02. Retrieved from <https://data.census.gov/cedsci/table?q=DP02&g=0400000US25&y=2021&tid=ACSDP1Y2021.DP02>.

Figure 1. Current Enrolled Subscribers by Preferred Spoken Language, (n=160,341)



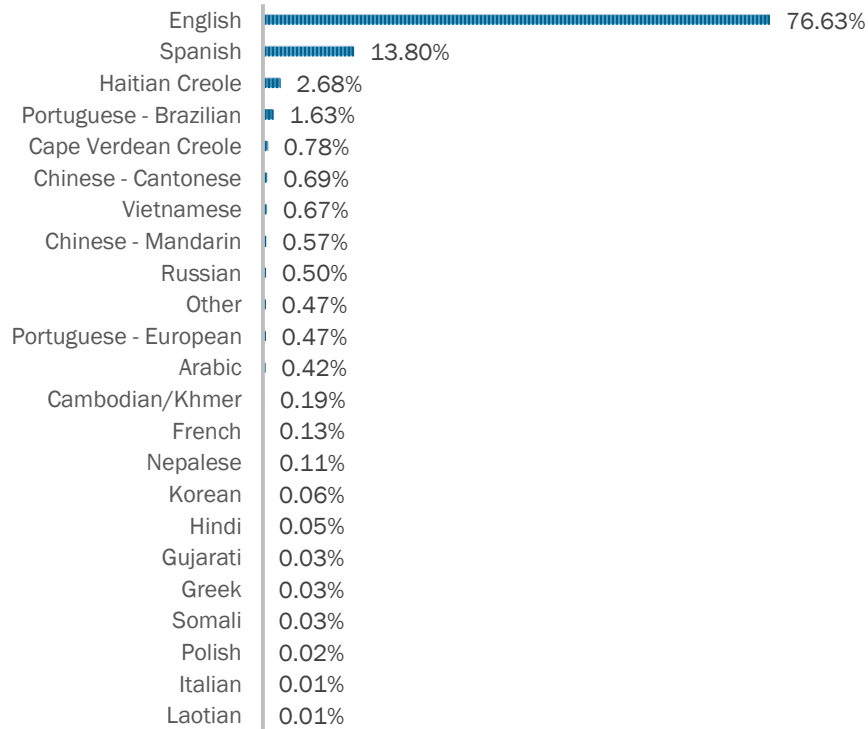
Health Connector Administrative Data, April 2023

Figure 2. Current Enrolled Subscribers by Preferred Written Language, (n=160,341)



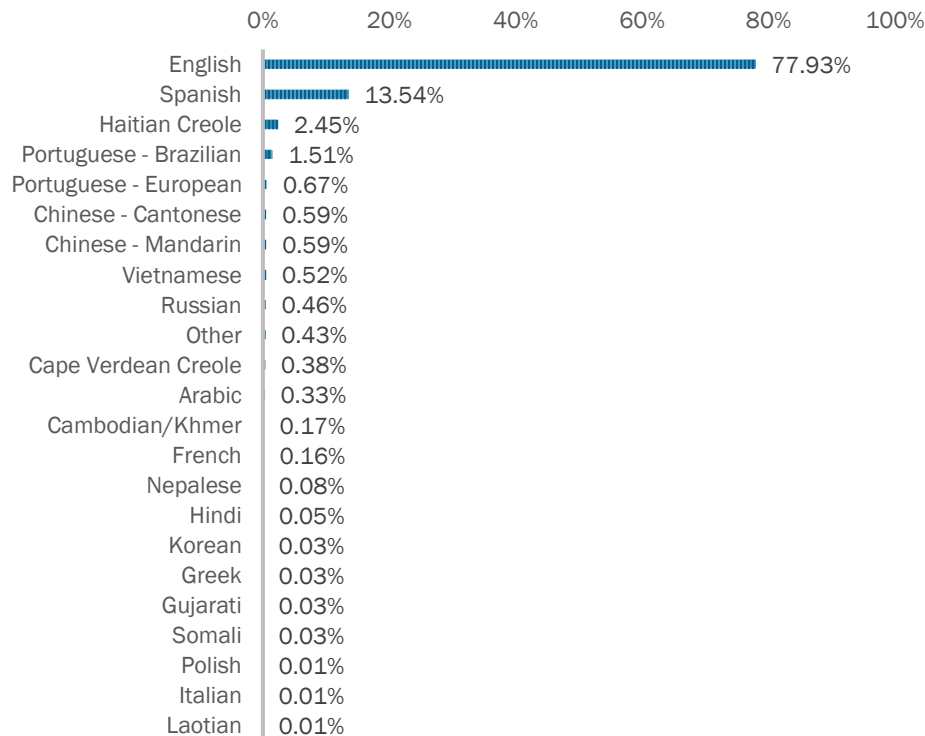
Health Connector Administrative Data, April 2023

Figure 3. Eligible Unenrolled Households by Preferred Spoken Language, (n= 17,994)



Health Connector Administrative Data, April 2023

Figure 4. Eligible Unenrolled Households by Preferred Written Language, (n= 17,994)



Preferred language among Health Connector members varies by program eligibility. ConnectorCare members are more likely to speak a language other than English compared to non-ConnectorCare members. Sixteen percent of ConnectorCare members speak a language other than English while only 2 percent of unsubsidized Health Connector members speak a language other than English.

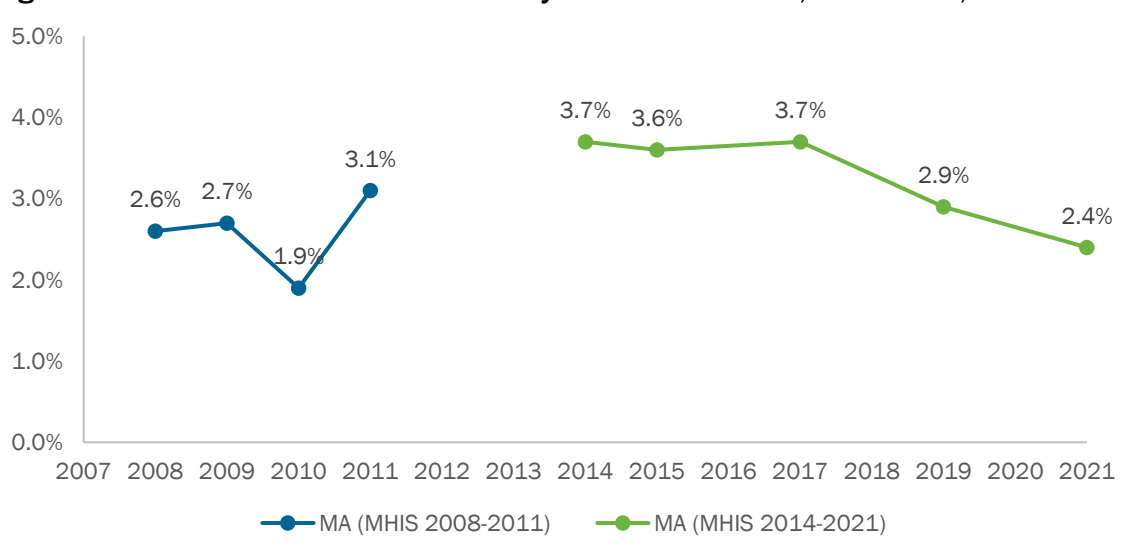
Table 1. Health Connector Member Demographics: ConnectorCare vs. Non-ConnectorCare

	ConnectorCare		Non-ConnectorCare	
Subsidy	Federal + State Subsidies	Federal Subsidies only	No Subsidies	
Age (average)	43 years old	44 years old	39 years old	
Gender	55% women	52% women	50% women	
Household enrollment size (additional household members may have other coverage)	80% Individual members 20% families	64% Individual members 36% families	77% Individual members 23% families	
Immigration status	30% Lawfully present immigrants	13% Lawfully present immigrants	8% Lawfully present immigrants	
Language	16% speak a language other than English 9% Spanish	6% speak a language other than English 3% Spanish	2% speak a language other than English 1% Spanish	

LEP needs of the uninsured population

The Commonwealth consistently has the highest rate of coverage in the nation, attributed to a combination of innovative policies and a person-centered outreach strategy. According to CHIA's 2021 Massachusetts Health Insurance Survey (MHIS), the uninsurance rate in Massachusetts declined slightly to 2.4 percent in 2021 from 2.9 percent in 2019. In recent years, the state's uninsured rate has flattened with roughly 200,000 remaining uninsured residents. Though the uninsured rate in Massachusetts decreased by 0.5 percentage points from 2.9 percent to 2.4 percent between 2019 and 2021 and 0.8 percentage points from 3.7 to 2.9 between 2017 and 2019, these changes were not statistically significant.

Figure 5. Uninsurance at the Time of Survey for Massachusetts, 2008-2021, CHIA 2021 MHIS



Source: CHIA Massachusetts Health Insurance Survey 2021 (July 2022). Retrieved from <https://www.chiamass.gov/massachusetts-health-insurance-survey/>.

Compared to the general population, uninsured Massachusetts residents are more likely to be non-elderly adults (ages 19 to 64), male, Hispanic or Black, and have family income below 300 percent FPL. To address these disparities, the Health Connector analyzes state and federal data on the Commonwealth’s remaining uninsured population to inform a targeted population approach to outreach and enrollment. The Health Connector aims to make outreach messaging to the uninsured as accessible as possible.

Table 2. Characteristics of the Uninsured

Characteristic	Among the uninsured residents, percent with characteristic	Among all residents, percent with characteristic
Aged 19-64	93.5%	61.2%
Male	73.3%	48.2%
Hispanic	44.4%	12.3%
Family Income below 300% of the FPL	64.5%	34.7%

Source: CHIA Massachusetts Health Insurance Survey 2021 (July 2022). Retrieved from <https://www.chiamass.gov/massachusetts-health-insurance-survey/>.

The low family income of many uninsured residents suggests that many may be eligible for public health insurance coverage or subsidized coverage through the Health Connector. In 2021, the most reported reason for Massachusetts residents being uninsured was related to cost. Over 43 percent of uninsured residents reported that the cost of coverage was too high.

In FY22, the Health Connector launched its Simple Sign-Up program, designed to help facilitate outreach and enrollment of uninsured Massachusetts residents by leveraging the state tax filing process. Section 65 of the FY22 budget included a provision newly allowing the Health Connector to collaborate with the Department of Revenue on a check box on the state tax return that allows tax filers to consent to have select information shared with the Health Connector for the purposes of

eligibility estimates and outreach. Outreach notices sent to the uninsured population from the Health Connector are sent in both English and Spanish.

Staff training

Language Line Solutions:

Language Line Solutions (“language line”) is a third-party interpreter service that supports more than 200 languages and is available 24 hours a day, seven days a week, 365 days a year. Contact center agents are trained to contact the language line in certain scenarios, including (1) upon a caller’s request, (2) if the caller does not speak English, or (3) if a Spanish-speaking agent is not available and the caller requests Spanish. Contact center agents are trained in how to obtain a translator to assist the caller in their preferred language through a three-way call.

Reasonable Accommodations:

Health Connector contact center agents are trained to assist callers that request an accommodation based on a household member’s reported information. Agents use a language interpreter as needed. Agents are provided with a Job Aid detailing processes for Reasonable Accommodation requests that can be referenced during new hire training and as needed for refreshers. Agent training is centered around cultural sensitivity and diversity and Agents are provided with a PowerPoint resource that may be referenced as needed.

Contact center agents assist members with the following types of reasonable accommodations:

- **American Sign Language (ASL).** When Agents receive a request by phone for an ASL interpreter meeting for a member at a walk-in center, Agents are trained to inform the member the service is available upon arrival and no appointment is needed.
- **Video Relay Service.** Members can call in using a VRS or visit one of the walk-in centers. Those calling in with VRS are assigned a TRS operator “communications assistant” who communicates with the member via signed conversation as the agent proceeds with the call.
- **Assistive Listening Device.** Agents inform callers of the walk-in centers that have Pocket Talker Amplifiers available to assist individuals.
- **Braille Printed Materials.** Agents can request relevant eligibility documents in Braille via the reasonable accommodation functionality.
- **Large Font Printed Materials.** Agents can request relevant eligibility documents in Large Font Print via the reasonable accommodation functionality.
- **Text Telephone (TTY).** Agents are trained and assigned to support TTY callers during regular business hours.
- **Telecommunications Device for the Deaf (TDD).** Agents are trained and assigned to support TDD callers during regular business hours.
- **Video Remote Interpreting (VRI).** Agents are trained to advise callers that walk-in center agents have VRI and can assist customers by communicating via text.
- **Electronic Communications.** Members can communicate electronically with the Health Connector via chat.

Grievance procedure

Members can file a grievance if they think they have been discriminated against. Information on how members can file a grievance is included on Health Connector notices and on the Health Connector's website.

The Massachusetts Health Connector complies with applicable federal and state civil rights laws and does not exclude or treat people differently due to race, color, national origin or ancestry, sex, age, gender identity, sexual orientation, disability, health status or condition, quality of life, or religious creed.

The Health Connector provides free aids and services to people with disabilities to communicate effectively with our staff. These aids and services include:

- Qualified sign language interpreters
- TTY services
- Video relay interpreters
- Written information in other formats like large print, audio, accessible electronic formats, and other formats.

The Health Connector also provides free language services to people whose primary language is not English. These services include qualified interpreters and information written in other languages.

To access these services, individuals should contact the Health Connector at 1-877-MA-ENROLL (1-877-623-6765) or TTY 1-877-623-7773.

If an individual believes that the Health Connector or another party operating on the exchange has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, they can file a grievance with the Health Connector or the U.S. Department of Health and Human Service Office for Civil Rights.

To file a grievance with the Health Connector, individuals are directed to visit the Health Connector's website to download our policy and complaint form. These documents can be found online at: www.MAhealthconnector.org/site-policies/nondiscrimination-notice

The Health Connector has a non-group nondiscrimination policy (NG-18) and a Health Connector for Business (HCB) nondiscrimination policy (HCB-18) located here: <https://www.mahealthconnector.org/about/policy-center/policies>.

To receive help filing a grievance, individuals can email the Health Connector's Compliance Manager at Nondiscrimination@state.ma.us.

Individuals can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. To learn more about filing a complaint, individuals can call 1-800-368-1019, 800-537-7697 (TDD) or go to their website at: www.hhs.gov/civil-rights/filing-a-complaint.

Health Connector contact information

Health Connector 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.

Walk-in Centers

Members of the public are also encouraged to visit Health Connector walk-in centers for help with answering questions and enrolling in health and dental coverage.

At a Health Connector walk-in center, individuals can:

- Complete a new application
- Make changes to an existing Health Connector application
- Drop off a payment (paper check or money orders)
- Bring copies of verification documents
- Get help shopping for a plan
- Get help understanding the Health Connector plan renewal process

Walk-in center locations include:

Boston

133 Portland Street
Boston MA, 02114

Springfield

88 Industry Avenue
Springfield, MA 01104

Worcester

146 Main Street
Worcester, MA 01608

Conclusion

The Health Connector strives to increase access to high-quality health care in its role as Massachusetts's Marketplace for individuals, families, and small businesses to find, compare, and enroll in affordable health coverage. The Health Connector is deeply committed to meeting the needs of Limited English Proficiency individuals across the Commonwealth and will continue to evaluate best practices for providing needed resources and reducing disparities in health insurance access. Almost 25 percent of Massachusetts residents report speaking a language other than English, and as this population is more likely to experience health disparities, it critical that language assistance is effective and reflective of the diverse needs of members. By reviewing and updating the Language Access Plan on a biennial basis, the Health Connector will incorporate updated information on LEP populations and developments in assistance technology as is needed. Recognizing and mitigating the impact of language barriers on access to health insurance and health care is of critical importance to the Health Connector and remains a priority amid ongoing equity initiatives.

Appendix

Appendix A: Navigators

Navigator Organizations and Locations

Navigator Organization	Location(s)
Boston Public Health Commission	Boston
Cambridge Economic Opportunity Commission	Cambridge
Caring Health Center	Springfield
Community Health Center of Franklin County	Greenfield
Community Action Committee of Cape Cod & Islands	Hyannis
Ecu-Health Care	North Adams
Edward M. Kennedy Community Health Center	Framingham and Worcester
Family Health Center of Worcester	Worcester
Fishing Partnership Support Services	Gloucester, Plymouth, Hyannis, New Bedford
Greater Lawrence Community Action Council	Lawrence
HealthFirst Family Care Center	Fall River
Hilltown Community Health Center	Huntington, Amherst
Joint Committee for Children's Health Care	Everett
Manet Community Health Center	Quincy, Taunton, Hull, Attelboro
PACE (People Acting in Community Endeavors)	New Bedford
Vineyard Health Care Access	Oak Bluffs, Martha's Vineyard
Lynn Community Health Center	Lynn
Community Health Programs	Great Barrington, Pittsfield, Adams
Lowell Community Health Center	Lowell
Codman Square Health Center	Boston
Massachusetts Alliance of Portuguese Speakers (MAPS)	Boston, Cambridge, Framingham, Lowell, Somerville
Upham's Corner Health Center	Boston

Navigator Languages Spoken

1. Albanian
2. Amharic
3. Arabic
4. Berber
5. Bulgarian
6. Burmese
7. Cape Verdean Creole
8. Chinese (Mandarin and Cantonese)
9. Dari
10. French
11. German
12. Greek
13. Haitian Creole
14. Hindi
15. Italian
16. Kaba
17. Khmer
18. Lao
19. Nepali
20. Pasto
21. Portuguese
22. Russian
23. Sango
24. Serbian
25. Somali
26. Spanish
27. Tagalog
28. Urdu
29. Vietnamese

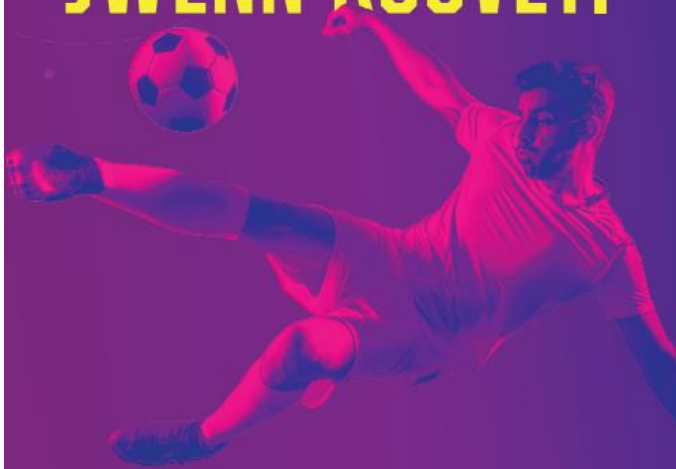
Appendix B: Sample Translated Educational and Outreach Print Materials

Open Enrollment Flyers

Haitian Creole

ENSKRIPSYON OUVÈ AP DEWOULE JISKA **23 JANVYE 2023**

RETE NAN JWÈT LA, **JWENN KOUVÈTI**



Li lè pou make gòl kouvèti asirans
sante abòdab pou oumenm ak fanmi
ou. Navigatè lokal yo disponib pou
ankadre ou nan match lavi a.

Jwenn èd jodi a
www.MAhealthconnector.org



Portuguese


INSCRIÇÕES ABERTAS ATÉ 23 DE JANEIRO DE 2023

FIQUE NO JOGO, TENHA COBERTURA



É hora de obter uma cobertura de saúde acessível para você e sua família. Navegadores locais estão disponíveis para orientar você no jogo da vida.


Encontre ajuda hoje mesmo
www.MAhealthconnector.org



MASSACHUSETTS
HEALTH
CONNECTOR
MÁS QUE CONECTAR, MÁS QUE CUIDAR

INSCRIPCIONES ABIERTAS HASTA EL 23 DE ENERO DE 2023

QUÉDATE EN EL JUEGO, OBTÉN UN SEGURO MÉDICO



Es hora de obtener un seguro médico asequible para ti y tu familia. Nuestros navegadores locales están disponibles para acompañarte en el juego de la vida.

Encuentra ayuda hoy
www.MAhealthconnector.org/es



Health Connector ARP Outreach Materials

 <p>LAS COSAS ESTÁN MEJORANDO Comenzar un seguro médico nunca ha sido más accesible. Si no tienes seguro de salud o necesitas una cobertura más asequible, contacta con nuestros navegadores para ayudarte a encontrarlo.</p>	 <p>AS COISAS ESTÃO MELHORANDO Começar um seguro médico nunca foi tão acessível. Se você não tem seguro de saúde ou precisa de uma cobertura mais acessível, fale com nossos navegadores para ajudá-lo a encontrá-lo.</p>	 <p>THINGS ARE LOOKING UP Getting covered has never been more affordable. If you are uninsured or in need of more affordable health coverage, there is now financial support to help you find coverage and save money.</p>
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Appendix C: Sample Babel Sheet and Languages

To get this information in English **large print** or **Braille**, call 1-877-623-6765.
TTY: 1-877-623-7773.

You may be able to get affordable health insurance. To get help with applying, call
1-877-623-6765. TTY: 1-877-623-7773.

English

Posiblemente usted pueda obtener seguro de salud a su alcance. Llame al 1-877-623-6765 o al
número de TTY: 1-877-623-7773 para que le ayuden a solicitar.

Spanish

អ្នកអាចមានលទ្ធភាពទទួលបានការធានារ៉ាប់រងសុខភាពក្នុងតម្លៃសមរម្យមួយ។ ដើម្បីទទួលបានជំនួយ
ក្នុងការដាក់ពាក្យស្នើសុំ សូមទូរសព្ទទៅលេខ -877-623-6765. TTY: 1-877-623-7773។

Cambodian

您可能有資格享受負擔得起的健康保險。如需獲得申請方面的幫助，請撥打 1-877-623-6765。

TTY: 1-877-623-7773。

Traditional Chinese

您可能能够获得价廉实惠的医疗保险。如需申请方面的帮助，请致电 1-877-623-6765。

TTY : 1-877-623-7773。

Simplified Chinese

Gen posiblite pou ou jwenn asirans sante bon mache. Pou jwenn yon moun ede ou aplike, rele
1-877-623-6765. TTY: 1-877-623-7773.

Haitian Creole

ທ່ານອາດສາມາດມີປະກັນສຸຂະພາບລາຄາຖືກໄດ້. ເພື່ອຮັບຄຳແນະນຳໃນການລົງທະບຽນ,ກະລຸນາໃຫ້

1-877-623-6765. TTY: 1-877-623-7773.

Laotian

Você poderá conseguir um seguro de saúde com preço acessível. Para obter ajuda para se
inscrever, ligue para 1-877-623-6765. TTY: 1-877-623-7773.

Brazilian Portuguese

Poderá conseguir obter seguro de saúde acessível. Para obter ajuda com a candidatura, ligue
para 1-877-623-6765. TTY: 1-877-623-7773.

European Portuguese

Вы можете получить доступное медицинское страхование. Для получения помощи с
подачей заявления позвоните по номеру 1-877-623-6765. Для лиц с нарушениями слуха:

1-877-623-7773.

Russian

Quý vị có thể nhận được bảo hiểm y tế giá cả phải chăng. Để được trợ giúp nộp đơn đăng ký, hãy gọi số 1-877-623-6765. TTY: 1-877-623-7773.

Vietnamese

يمكنك الحصول على التأمين الصحي ميسور التكلفة. للحصول على المساعدة في التقديم، اتصل على الرقم 1-877-623-6765. الهاتف النصي: 1-877-623-7773.

Arabic

Il est possible que vous puissiez obtenir une assurance santé abordable. Pour obtenir de l'aide pour faire votre demande, appelez le 1-877-623-6765. TTY: 1-877-623-7773.

French

Μπορεί να είστε σε θέση να αποκτήσετε ένα οικονομικό πρόγραμμα ασφάλισης υγείας. Για να λάβετε βοήθεια σχετικά με την αίτηση, καλέστε 1-877-623-6765. Τηλέτυπο (TTY): 1-877-623-7773.

Greek

તમે પરવડી શકે તેવો આરોગ્ય વિમો મેળવી શકો છો. આ માટે અરજી કરવા મદદ મેળવવા કોલ કરો 1-877-623-6765. ટીટીવાઇ: 1-877-623-7773.

Gujarati

आप एक उचित कीमत का हेल्थ इन्श्युरन्स पाने के काबिल हो सकते हैं। आवेदन के लिए मदद पाने के लिए, कृपया 1-877-623-6765. टीटीवाइ: 1-877-623-7773 पर कॉल करें।

Hindi

Lei potrebbe avere la possibilità di stipulare un'assicurazione sanitaria a un costo accessibile. Per informazioni su come farne richiesta, chiami il numero 1-877-623-6765. TTY: 1-877-623-7773.

Italian

저렴한 건강 보험을 가입할 수 있습니다. 신청에 관한 도움을 위해 1-877-623-6765 로 전화하십시오. TTY: 1-877-623-7773.

Korean

Może Pan(i) uzyskać ubezpieczenie zdrowotne po przystępnej cenie. Po pomoc w złożeniu wniosku, proszę zadzwonić pod numer 1-877-623-6765. Telefon tekstowy: 1-877-623-7773.

Polish

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.

Appendix D: Health Connector Walk-in Centers

Health Connector Walk-in Center Locations

Health Connector Walk-in Center - Boston	133 Portland Street Boston MA 02114 United States
Health Connector Walk-in Center - Springfield	88 Industry Avenue Springfield MA 01104 United States
Health Connector Walk-in Center - Worcester	146 Main Street Worcester MA 01608 United States

Walk-in center information and locations available at <https://my.mahealthconnector.org/directory/categories/health-connector-walk-in-center>

Appendix E: Health Connector for Business (HCB)

Health Connector for Business

Health Connector for Business brings the Health Connector’s competitive state-based Marketplace model to small employers by connecting employer groups to the full Massachusetts carrier marketplace. Serving employers with 50 or fewer employees, Health Connector for Business aims to maximize access and affordability by offering small employers in Massachusetts unprecedented flexibility, choice, and savings opportunities. The Health Connector serves 2.4 percent of the small-group market in Massachusetts, a 0.3 percentage point increase since September 2020. The Health Connector’s small-group membership has grown consistently in both size and in its share of the small-group market since the platform launched.

As the Health Connector for Business grows from its nascence in 2018, it has continually worked to develop and update resources such as informational flyers, broker support materials, and employee/employer communications. The Health Connector for Business also regularly performs in-person outreach for multi-lingual business organizations that are looking to share information with their membership. As the Health Connector for Business continues to grow, there are several developments in process that will enhance the current ability to offer resources to LEP business owners looking to cover their employees. Language access enhancements to HCB include greater support for multi-lingual brokers who may serve as critical liaisons for LEP employees or community members. Employers and employees receiving coverage through HCB may require additional resources to best support multi-lingual small groups with diverse employees. The Health Connector for Business strives to connect brokers, employers, and their employees with linguistically appropriate resources to effectively communicate important information about getting and maintaining insurance coverage.

Language Preferences of Health Connector for Business Certified Brokers

Brokers certified on Health Connector for Business were surveyed in September 2022, and were asked which languages they felt were most important to consider when translating HCB materials.

Brokers overwhelmingly replied that Spanish, followed by Brazilian-Portuguese and Mandarin Chinese were the most important languages. Brokers were also asked which materials specifically they would like to see translated into different languages and confirmed that employee-facing items are most important to translate into other languages.