



Health Insurance Options for Individuals & Families through the Massachusetts Health Connector

September 2024

Today's Topics:

- 1 What is the Health Connector?
- 2 How do you Apply for Health and Dental insurance?
- 3 What's New for 2024 Coverage?
- 4 How do you Compare Plans to Save on Monthly Premiums?
- 5 How do you Get Help?



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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
- 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 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

Health plans with Advance Premium Tax Credits (APTC)

People can qualify for tax credits to reduce their cost of monthly premiums

ConnectorCare plans

People in more income levels who meet other eligibility requirements may now qualify for low- or no-cost health insurance coverage

Open and Closed Enrollment



Special Enrollment Periods

If you have a Qualifying Life Event, you can enroll in or change health insurance plans outside the annual Open Enrollment period.

- Life events that let you qualify may include:
 - Changes in household make-up, income, immigration status, or address
 - Certain other life changes, like getting married, having a baby, or **losing job-based health insurance**
- Report any Qualifying Event within 30 days of it occurring
 - You have 60 days from the date of the qualifying event to select a new plan
 - Payment and enrollment deadlines still apply during a Special Enrollment Period



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How do you Apply for Health and Dental insurance?

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 the right place for the right plan MassHealth

My Cart: 0

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

Newly Applying through MAhealthconnector.org

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

Do not apply if you:

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

What do you need to apply?

- 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 and income information, such as:
 - Copies of your last two pay stubs (if applicable)
 - Net Income from self-employment
 - Your unemployment amount (monetary determination) if you are collecting unemployment

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

Income Sources to Include

For each of the sources, make your best estimate for what your income will be in 2025.

- Wages
- Salaries
- Tips
- Net income from any self-employment or business
- Unemployment compensation (*see important note below in the COVID-19 Update*)
- Social Security payments, including disability payments
- Alimony
- Any other taxable income such as retirement income, investment income, pension income, rental income, prizes, awards, and gambling winnings

Do NOT include the following as income:

- Child support
- Gifts
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation
- Proceeds from loans (such as student loans, home equity loans, or bank loans)

Do NOT include any money that an employer takes out of your paycheck such as:

- Child care
- Health insurance
- Retirement plans

These “not taxable” items should be listed explicitly on your paycheck.



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Health Connector Coverage in 2025

More financial help available

The Health Connector is the only place you can access state and federal subsidies.

- As of 2024, a pilot program is expanding eligibility to the ConnectorCare program, which delivers subsidized premiums, low co-pays and no deductibles to participants. ConnectorCare plans deliver thousands of dollars of savings in annual health care costs to members compared to unsubsidized commercial plans
- The ConnectorCare program combines federal subsidies and adds other state subsidies to offer low monthly premiums and point-of-service cost sharing
- If you are not eligible for the ConnectorCare program, you may still qualify for federal advance premium tax credits (APTC) to lower your premium bill
- If you enroll in a plan through the Health Connector, you know that all plans meet state and federal standards

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

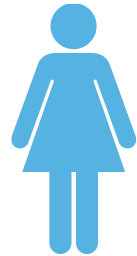
More choices in plan year 2024

All health insurance companies who participate in the Health Connector will offer plans in ConnectorCare.

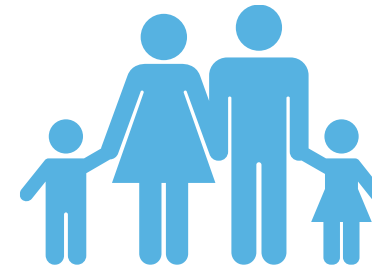
- In addition to Fallon Health, Health New England, Mass General Brigham Health Plan, Tufts Health Plan, and WellSense Health Plan, these companies will also offer plans: Blue Cross Blue Shield of Massachusetts, Harvard Pilgrim Health Care, and UnitedHealthcare
- These changes have been in place since January 1, 2024

What this means for Massachusetts residents in 2024

ConnectorCare has much lower premiums and co-pays and no deductible.



For an **individual**, the change increases the income limit for ConnectorCare from \$43,470 to \$72,900 for 2024.



For a **family of four**, the change increases the income limit for ConnectorCare from \$90,000 to \$150,000 for 2024.

Financial Help

2025 ConnectorCare lowest-cost monthly premiums 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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How do you Compare Plans to Save on Monthly Premiums?

What to Consider when Shopping

There are considerations when shopping for health insurance coverage and MAhealthconnector.org has tools to help you compare your options.

Premium



Monthly amount
members pay

Covered Benefits



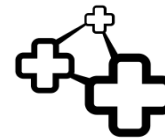
Services covered by
plans

Out of Pocket Costs



Amount members pay
for each service

Network



Doctors, specialists,
hospitals and other
facilities


Tools available from the Health Connector

Get an Estimate	Lets you 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 are covered through a specific plan.	Massachusetts Plan Comparison Tool 2024 (checkbookhealth.org)
Plan Finder	Lets 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

Payment Reminders

- Payment for coverage starting on August 1st is due on July 23rd
- Premium payments can be made:
 - Online through the payment center
 - By mail
 - By phone (new: pay by phone option)

For more information on how to make a
Health Connector payment go to:
<https://www.mahealthconnector.org/how-to-pay>

	[Carrier Name] [Carrier Address] [Carrier City], [ST] [ZipCode]	Primary member John Smith	Member ID 7XXXXXXX	Bill date December 1, 2019
	Insurer: Blue Cross Blue Shield of MA Plan name: Standard High Gold: HMO Blue \$1,000 Deductible SBC			

JOHN SMITH
123 Main Street
Apartment 456
Lawrence, MA 01840

1243

Total due
\$120.00
Please pay by
Dec 23, 2019

◀ You are enrolled
in AutoPay.
We will withdraw
\$120.00 on
Dec 22, 2019.

Account activity

Plan's monthly premium	<XXX.XX>
Advance Premium Tax Credit	- <XXX.XX>
ConnectorCare subsidy:	- <XXX.XX>
Your monthly premium:	\$ <XXX.XX>
Last statement balance:	<XXX.XX>
Payments received <DateRange>:	
<Payment A>	- <XXX.XX>
<Payment B>	- <XXX.XX>
<Payment C>	- <XXX.XX>
<Payment D>	- <XXX.XX>
Total due from last statement:	\$ <XXX.XX>
Fees and discounts	
<Discount A>	- <XX.XX>
Adjustments	
<Refund A>	- <XX.XX>
Total fees, discounts, and adjustments:	\$ <XXX.XX>
What you owe by <Date>:	\$ <XXX.XX>

Pay this bill to start your new health coverage.
This bill is for your **January 2020** health plan through the Health Connector.

Important messages about your account:
You only need to pay the amount due on this bill for this month. Because you were given a Hardship Waiver, you won't need to pay some of your past due premiums.

Ways to pay your bill:

- 🌐 **Online:** MAhealthconnector.org
- 📞 **Phone:** 1-877-MA-ENROLL (1-877-623-6765)
- ✉️ **Mail:** Health Connector
PO Box 412612
Boston, MA 02241-2612
- 👤 **In person:** Bring a check or money order to one of our walk-in centers, listed on the other side.



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How do you Get Help?

Help with Applying and Enrolling is Available

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)**. For people who are deaf, hard of hearing, or speech disabled: TTY **1-877-623-7773**.
- 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 (mahealthconnector.org/es/)
- 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
- People to include in your application: MAhealthconnector.org/help-center-answers/people-to-include-when-applying
- Information about immigration documents: MAhealthconnector.org/immigration-document-types
- Newly uninsured: MAhealthconnector.org/the-right-plan-right-now
- Video library: MAhealthconnector.org/help-center/video-library