Recently lost health insurance from your job? Know your options.

Niki Conte
Associate Director of Public Outreach and Education
Today’s presentation topics:

• General information about the state’s Health Connector and the types of coverage available through MAhealthconnector.org

• Rules around choosing Health Connector plans as an alternative to COBRA and the new Special Enrollment Period due to COVID-19

• Tips when applying for coverage, including choosing a plan and enrolling

• How to get free help with this process
What is the Health Connector?

The Massachusetts Health Connector is the state’s health insurance Marketplace, offering individuals, families and small employers with access to affordable coverage.

- Those who don’t get health insurance through their job or other sources
- Many people who apply, qualify for help paying for their coverage
- Dental insurance is also available for purchase
# Health Connector Plan Options

All the plans sold through the Health Connector meet state and federals standards for coverage

<table>
<thead>
<tr>
<th>Qualified Health and Dental Plans</th>
<th>Health Plans with Advance Tax Credits</th>
<th>ConnectorCare Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choose from a variety of plans in your area from the leading carriers in Massachusetts</td>
<td>Those with incomes within a certain range can qualify for tax credits to reduce their cost of monthly premiums</td>
<td>Others within lower income ranges and other eligibility requirements may qualify for low or no-cost health insurance coverage</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Catastrophic Plans</th>
<th>Dental Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available to those under 30 or with a hardship exemption</td>
<td>For individuals, families and small employers including; pediatric-only and low and higher deductible plans</td>
</tr>
</tbody>
</table>
Health Connector as an alternative to COBRA
Health Connector as an alternative to COBRA

When leaving a job, COBRA may be offered to continue health insurance benefits. Before making a final decision, review your options through the Health Connector.

- Losing your employer coverage is considered a **qualifying life event**, which gives 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.

- If you are a Massachusetts resident, you may apply for and enroll in coverage through Mahealthconnector.org and indicate the date that your employer will no longer pay for health insurance benefits.

- You’ll need to apply, enroll, and pay your first premium **by the 23rd of the month** before your coverage can start.
Special Enrollment Periods due to COVID-19
COVID-19 Special Enrollment Period (SEP)

Given the COVID-19 emergency, the Health Connector has created a Special Enrollment Period – now available through July 23rd.

- To help ensure everyone who wants access to covered coronavirus services has it, the Massachusetts Health Connector created and extended this Special Enrollment Period.
- This gives uninsured residents an opportunity to apply and get into health insurance coverage.
- The new deadline to apply and enroll in coverage is July 23rd.
- The Division of Insurance has extended a similar special enrollment period which may be helpful for anyone not eligible to shop through the Health Connector.
Getting Coverage through the Health Connector
Who qualifies for help paying for health insurance?

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 income that is 400% of the Federal Poverty Level (FPL) or lower

You won’t be able to qualify if you:

• Get coverage through Medicare, MassHealth (Medicaid), or other public health insurance programs, are in jail at this time or are offered affordable, comprehensive health insurance from an employer
What are the income guidelines to get help from the Health Connector?

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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>400% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$49,960</td>
</tr>
<tr>
<td>2</td>
<td>$67,640</td>
</tr>
<tr>
<td>3</td>
<td>$85,320</td>
</tr>
<tr>
<td>4</td>
<td>$103,000</td>
</tr>
</tbody>
</table>

For each additional person add $17,680

The income limit for ConnectorCare plans is set at 300% of FPL - $37,470 for a household of one and $77,250 for a household of four.
Applying for Coverage
What do I need to complete the application?

Here’s a checklist of things to gather:

• **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). Find more information about immigration documents here: [https://www.mahealthconnector.org/immigration-document-types](https://www.mahealthconnector.org/immigration-document-types)

• **Recent Pay Information**
  • Copies of your last two pay stubs
  • If you are collecting unemployment, your unemployment amount (this can be found on your award letter)

• A copy of your **federal tax return** from last year
  • If you didn’t file taxes last year, or your income has changed since last year, have information about your current income ready
Application for Individuals and Families

Begin your application at MAhealthconnector.org

There is a single application to find out if you qualify for help paying for coverage. Some may be eligible for MassHealth while others may find that Health Connector plans are a more affordable option than COBRA.
Application for Individuals and Families

For quick access, place your favorites here on the favorites bar. Manage favorites now

Start your Application for Health Coverage

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?

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.

Important Dates
2020 Open Enrollment
November 01, 2019 - January 23, 2020
Health Connector Payment Due Date
May 23, 2020

Welcome to the Massachusetts Health Connector
The Massachusetts Health Connector is the state’s Marketplace for health and dental insurance. Before you 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
How do I enter my income if I’m unemployed?

When you complete an application you’ll be asked about your current income as well as your estimated income for the year.

- If you are applying or updating your income, you should enter your **current income** (as it is right now) without the $600 in additional UI income, then update 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 has been earned so far this year, add any unemployment, including the extra $600 per week, and include what might be earned if and when you return to work later this year.

- If your income changes later, **update** your income information again so it is as correct as possible.
Keeping your income and application up to date

• If you receive an Advance Premium Tax Credit (APTC), you can always adjust the amount you take by using the slide on the Eligibility Results page of your application.

• Please keep updating your income as your employment situation changes. Keeping your income information as accurate as possible will help to make sure you:
  • Get the right amount of help paying for health insurance
  • Lower your risk of owing money to the IRS when you file taxes for 2020
Choosing a Plan and Enrolling
How do I choose the right plan?

Once you know what you qualify for, your next step is to shop for a plan.

• The Health Connector has resources that can help you decide: https://www.mahealthconnector.org/help-center/resource-download-center

• Within the application, you can also enter your provider and medication preferences, then see pricing and compare plan designs from leading carriers in Massachusetts.
<table>
<thead>
<tr>
<th>MONTHLY PREMIUM</th>
<th>CARRIER AND PLAN DETAILS</th>
<th>ANNUAL DEDUCTIBLES</th>
<th>MAX. OUT-OF-POCKET COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>$319.72</td>
<td>TUFTS Health Plan</td>
<td>Individual $2,000</td>
<td>Individual $8,150.00</td>
</tr>
<tr>
<td></td>
<td>Standard Silver: Tufts Health Direct Silver 2000 II</td>
<td>Family $4,000</td>
<td>Family $16,300.00</td>
</tr>
<tr>
<td>$339.24</td>
<td>BMC HealthNet Plan</td>
<td>Individual $2,000</td>
<td>Individual $8,150.00</td>
</tr>
<tr>
<td></td>
<td>Standard Silver: BMC HealthNet Plan Silver A II</td>
<td>Family $4,000</td>
<td>Family $16,300.00</td>
</tr>
</tbody>
</table>
ConnectorCare Plan Premiums and Benefits

ConnectorCare plans are affordable health insurance plans offered through the Massachusetts Health Connector.

- They have low monthly premiums, low out-of-pockets costs, with no deductibles. Remember they are subsidized by federal premium tax credits + state subsidies

- Available to those who meet eligibility requirements, including income below 300% of FPL

- Depending on the plan type you qualify for, you could choose a plan for as low as $0 – up to $130 per month
Getting Help
Where can I get help enrolling in health insurance coverage?

Free enrollment assistance is available through the Health Connector Customer Service and across Massachusetts through Assisters (Navigators and Certified Application Counselors (CACs))

- **Customer Service:**
  
  1-877-MA-ENROLL (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 and days of operation, location and phone number visit:
  
  [https://www.mahealthconnector.org/about/contact](https://www.mahealthconnector.org/about/contact)

- **Assisters:**
  
  Trained and certified assisters 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 visit [https://www.mahealthconnector.org/here-to-help](https://www.mahealthconnector.org/here-to-help)
Key Takeaways

Reminders and finer details about this shopping and enrollment process:

- Applications for coverage can be submitted online or over the phone
  - Some people will get an automatic special enrollment period and be allowed to shop and enroll immediately
  - If you complete an application online and you are not able to shop for a plan and enroll into coverage right away, contact Health Connector Customer to request a special enrollment due to COVID-19
- This enrollment window is open through July 23rd unless you have a different qualifying event that opens an enrollment window for 60 days. For example, you just lost coverage from a job
- 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 July 23rd for coverage to start on August 1 or September 1
- Free help with the application and plan selection process is available through the Health Connector’s customer service and enrollment assisters across Massachusetts, call today to make an appointment for help!
Helpful Resources

- Health Connector home page: [www.mahealthconnector.org](http://www.mahealthconnector.org)
- Health Connector Provider and Prescription search tool: [PlanFinder.MAhealthconnector.org](http://PlanFinder.MAhealthconnector.org)
- Enrollment Assistance search: [https://www.mahealthconnector.org/help-center](https://www.mahealthconnector.org/help-center)
- Customer service information (call and walk-in centers): [https://betterhealthconnector.com/about/contact](https://betterhealthconnector.com/about/contact)
- Small Business page: [https://www.mahealthconnector.org/business/employers](https://www.mahealthconnector.org/business/employers)
- Coverage options for non-benefits eligible employees or former employees: [https://www.mahealthconnector.org/employer-resources](https://www.mahealthconnector.org/employer-resources)
- Resources for newly unemployed:
Questions?
What are the income guidelines to get help from the Health Connector?

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

<table>
<thead>
<tr>
<th>Household size</th>
<th>ConnectorCare Plan Type 1 &amp; 2A (0-150% FPL)</th>
<th>ConnectorCare Plan Type 2B (150-200% FPL)</th>
<th>ConnectorCare Plan Type 3A (200-250% FPL)</th>
<th>ConnectorCare Plan Type 3B (250-300% FPL)</th>
<th>Tax credit only (300-400% FPL)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>up to $18,735</td>
<td>$18,736-$24,980</td>
<td>$24,981-$31,225</td>
<td>$31,226-$37,470</td>
<td>$37,471-$49,960</td>
</tr>
<tr>
<td>2</td>
<td>up to $25,365</td>
<td>$25,366-$33,820</td>
<td>$33,821-$42,275</td>
<td>$42,276-$50,730</td>
<td>$50,731-$67,640</td>
</tr>
<tr>
<td>3</td>
<td>up to $31,995</td>
<td>$31,996-$42,660</td>
<td>$42,661-$53,325</td>
<td>$53,326-$63,990</td>
<td>$63,991-$85,320</td>
</tr>
<tr>
<td>4</td>
<td>up to $38,625</td>
<td>$38,626-$51,500</td>
<td>$51,501-$64,375</td>
<td>$64,376-$77,250</td>
<td>$77,251-$103,000</td>
</tr>
<tr>
<td>For each extra person, add:</td>
<td>$6,630</td>
<td>$8,840</td>
<td>$11,050</td>
<td>$13,260</td>
<td>$17,680</td>
</tr>
<tr>
<td>Lowest monthly premium for ConnectorCare</td>
<td>$0</td>
<td>$45</td>
<td>$87</td>
<td>$130</td>
<td>Tax credit amount varies</td>
</tr>
</tbody>
</table>

MASSACHUSETTS HEALTH CONNECTOR
How do I enter my income if I’m unemployed?

When you complete an application you’ll be asked about your current income as well as your estimated income for the year.

<table>
<thead>
<tr>
<th>Type of Income</th>
<th>Include in Current Income?</th>
<th>Include in Projected Annual Income?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment extension to up to 39 weeks of benefits</td>
<td>Yes, regular unemployment should be reported as long as it is received</td>
<td>Yes, make your best prediction about your yearly income accounting for how long you expect to receive unemployment</td>
</tr>
<tr>
<td>$600 unemployment “bump” (Federal Pandemic Unemployment Compensation)</td>
<td>No, do not include this amount in the unemployment benefits you report</td>
<td>Yes! Do add the $600 per week in when reporting expected yearly income. Someone on unemployment from early April through July 25 will earn about $10,000 from this bump</td>
</tr>
<tr>
<td>One-time “recovery rebate” or “stimulus payment” of $1200 per adult and $500 per qualifying child</td>
<td>No, do not include this income</td>
<td>No, do not include this income</td>
</tr>
</tbody>
</table>
Examples of ConnectorCare Plan
Premiums and Benefits

### Lowest-cost ConnectorCare Plan Premiums in 2020

<table>
<thead>
<tr>
<th></th>
<th>Plan Type 1</th>
<th>Plan Type 2A</th>
<th>Plan Type 2B</th>
<th>Plan Type 3A</th>
<th>Plan Type 3B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest Cost Plan</td>
<td>$0</td>
<td>$0</td>
<td>$45</td>
<td>$87</td>
<td>$130</td>
</tr>
</tbody>
</table>

### ConnectorCare Benefits & Co-pays

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Plan Type 1</th>
<th>Plan Types 2A &amp; 2B</th>
<th>Plan Types 3A &amp; 3B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Maximum Out-of-Pocket (Individual/ Family)</td>
<td>$0</td>
<td>$750/$1,500</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td>Prescription Drug Maximum Out-of-Pocket (Individual/ Family)</td>
<td>$250/$500</td>
<td>$500/$1,000</td>
<td>$750/$1,500</td>
</tr>
<tr>
<td>Preventive Care/Screening/Immunization</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays)</td>
<td>$0</td>
<td>$10</td>
<td>$15</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$0</td>
<td>$18</td>
<td>$22</td>
</tr>
<tr>
<td>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</td>
<td>$0</td>
<td>$10</td>
<td>$15</td>
</tr>
<tr>
<td>Rehabilitative Speech Therapy</td>
<td>$0</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Rehabilitative Occupational and Rehabilitative Physical Therapy</td>
<td>$0</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>$0</td>
<td>$50</td>
<td>$100</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$0</td>
<td>$18</td>
<td>$22</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$0</td>
<td>$50</td>
<td>$125</td>
</tr>
<tr>
<td>All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services)</td>
<td>$0</td>
<td>$50</td>
<td>$250</td>
</tr>
<tr>
<td>High Cost Imaging (CT/PET Scans, MRIs, etc.)</td>
<td>$0</td>
<td>$30</td>
<td>$60</td>
</tr>
<tr>
<td>Laboratory Outpatient and Professional Services</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>X-Rays and Diagnostic Imaging</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Retail Prescription Drugs:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generics</td>
<td>$1</td>
<td>$10</td>
<td>$12.50</td>
</tr>
<tr>
<td>Preferred Brand Drugs</td>
<td>$3.65</td>
<td>$20</td>
<td>$25</td>
</tr>
<tr>
<td>Non-Preferred Brand Drugs</td>
<td>$3.65</td>
<td>$40</td>
<td>$50</td>
</tr>
<tr>
<td>Specialty High Cost Drugs</td>
<td>$3.65</td>
<td>$40</td>
<td>$50</td>
</tr>
</tbody>
</table>