Need health insurance?
New savings are here through the Health Connector

April 15, 2021
Today’s topics:

1. Overview of the Massachusetts Health Connector and the American Rescue Plan
2. Getting coverage through Health Connector
3. Getting help
4. Key takeaways
5. Helpful resources
Overview of the Massachusetts Health Connector

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 - now with more savings due to the American Rescue Plan
- People can also buy dental insurance through the Health Connector
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

Catastrophic plans
Available to those under 30 or with a hardship exemption

Health plans with Advance Premium Tax Credits (APTC)
People with incomes in a certain range can qualify for more tax credits to reduce their cost of monthly premiums

Dental plans
For individuals, children, families, and small employers; including pediatric-only plans and plans with lower and higher deductibles

ConnectorCare plans
People in lower income ranges who meet other eligibility requirements may qualify for low- or no-cost health insurance coverage
The American Rescue Plan

The American Rescue Plan, signed into law in March 2021, delivers new and expanded subsidies to millions of Americans — and hundreds of thousands of people in Massachusetts through the Massachusetts Health Connector — to help lower the cost of their health insurance.

The financial help available to help pay for insurance through the Affordable Care Act has been increased, which means most people who already get help paying for insurance will get more support, and many people who used to not qualify for help will now see lower monthly premiums.
Sample Premium Savings for Massachusetts Residents

- **50-year-old in Boston**: Income $30,000, Eligibility APTC Only, Monthly premium now $371.58, New monthly premium $269.82, Monthly savings $101.76

- **30-year-old in Nantucket**: Income $30,000, Eligibility ConnectorCare Plan Type 3A, Monthly premium now $89.00, New monthly premium $75.91, Monthly savings $13.09

- **25-year-old in Great Barrington**: Income $35,090, Eligibility Currently uninsured, but ConnectorCare eligible, Monthly premium now $371.58, New monthly premium $269.82, Monthly savings $101.76

- **45-year-old in Worcester**: Income $44,660, Eligibility APTC Only, Monthly premium now $371.58, New monthly premium $269.82, Monthly savings $101.76

- **45-year-old in Nantucket**: Income $51,678, Eligibility Currently unsubsidized, Monthly premium now $650.91, New monthly premium $366.05, Monthly savings $284.86

**Income**

- $30,000
- $35,090
- $44,660
- $51,678

**Monthly savings**

- $101.76
- $13.09
- $16.75
- $284.86
Who can apply?

Overview of the Massachusetts Health Connector
Applying through the Health Connector

You should 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

You should 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
Overview of the Massachusetts Health Connector

When can you enroll?
Open Enrollment

Open Enrollment is the time when you can apply for new coverage for the coming year or renew your coverage or shop for a new plan.

- The Health Connector’s Open Enrollment is usually from **November 1 through January 23** – *it’s currently extended through July 23rd*

- For all Health Connector plans, your health or dental coverage can start as early as the first day of the month after you enroll
  - If you need coverage sooner, apply right away, you may find out you qualify for MassHealth
Applying for coverage

Getting coverage through the Health Connector
What should you know about applying?

Here’s what to know:

▪ There are 3 ways to apply:
  1. Online at MAhealthconnector.org (Spanish: mahealthconnector.org/es/)
  2. By phone
  3. With the help of a partner community organization or health center

▪ There is one application to find out if you qualify for coverage through Health Connector, including help paying for coverage or for coverage through MassHealth (Medicaid)

▪ You will get letters from Health Connector and MassHealth that tell you your next steps
What do you need to apply?

You will need:

▪ 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 information, if you have it, such as:
  ▫ Copies of your last two pay stubs
  ▫ Your unemployment amount (monetary determination) if you are collecting unemployment
  ▫ Information about your current income
▪ 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
Application for individuals and families

Apply online at MAhealthconnector.org

Spanish MAhealthconnector.org/es/

One application for the Health Connector, help paying, and MassHealth
How do you enter income if you’re unemployed?

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

▪ Enter your current income as it is right now, including unemployment income
▪ Then enter 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 you earned so far this year
  ▫ Add any unemployment, including any extra dollars per week you may be receiving
  ▫ If you think you will be returning to work later this year, include what might be earned
▪ If your income changes later, update your income information so it is as correct as possible
Keep your income and application up to date

- Remember to update your income if your employment situation changes. Keeping your income information as accurate as possible helps make sure you:
  - Get the right amount of help paying for health and dental insurance
  - Have a lower risk of owing money to the IRS when you file taxes next year
- If you get Advance Premium Tax Credit (APTC), you can always adjust the amount you take by clicking on the Change Tax Credit link from the Find a Health Plan page of your application
  - If you adjust the slider tool to take less APTC, your monthly premium would be higher, but you might owe less to the IRS when you file your taxes
Getting coverage through the Health Connector

Getting help paying
There are two kinds of help paying you can get through the Health Connector

More Advance Premium Tax Credits (APTC)
- Lowers 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) + MA state funds that help reduce the premium amount you pay each month
- Has low monthly premiums, low out-of-pocket costs, and no deductibles
- Depending on the plan type you qualify for, you could choose a plan for as low as $0 up to $133 per month (see slides at end of presentation)
Who qualifies for help paying for health insurance?

You may qualify for help paying if you:

- Shop through the Massachusetts Health Connector
- Do not have access to a health plan with a premium that’s less than 8.5 percent of your income
- Live in Massachusetts
- Are a U.S. citizen, U.S. national, or are otherwise lawfully present in the U.S.

You won’t qualify for help paying if you:

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

<table>
<thead>
<tr>
<th>Household size</th>
<th>ConnectorCare (State + Federal help) 300% FPL</th>
<th>APTC (Federal help) 400% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$38,280</td>
<td>$51,040</td>
</tr>
<tr>
<td>2</td>
<td>$51,720</td>
<td>$68,960</td>
</tr>
<tr>
<td>3</td>
<td>$65,160</td>
<td>$86,880</td>
</tr>
<tr>
<td>4</td>
<td>$78,600</td>
<td>$104,800</td>
</tr>
</tbody>
</table>

For each additional person add $13,440

For each additional person add $17,920

- The American Rescue Plan newly removes the income limits to qualify for federal help paying for coverage

- People over 400% FPL may be able to see federal help paying for their health coverage as early as their June premiums.
Getting coverage through the Health Connector

Choosing a plan and enrolling
How do you choose the right plan?

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

- The Health Connector has tools where you can enter your provider and medication preferences to find plans and pricing.

- Before applying you can:
  - Compare plans based on provider and medication preferences using the Plan Comparison Tool.
  - Find pricing from leading Massachusetts insurance companies with the “Preview Plans” button on the application home page.

- Those who qualify for ConnectorCare won’t see cost savings displayed from this tool.
From your online application, enter “Your Preferred Providers and Facilities” and “Your Prescription Drugs” to compare your plan choices.
Your preferences are included as part of your search results on the “Find a Health Plan” page. You can also filter and sort your results further.
If you are required to make a payment, it must be received by the 23rd of the month, before enrollment is considered complete. Submit your online payment by clicking Make a Payment on the “My Enrollments” page.
Getting help

Customer service and community partners
Where can you get help enrolling in health insurance coverage?

Free enrollment assistance is available through the Health Connector customer service and across Massachusetts through community partner organizations.

**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, days of operation, and more go to the Health Connector Customer Service Call Center

**Community Partners**

- Trained and certified Navigators and Certified Application Counselors, who speak many languages, 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 help in your language go to Get Free Help Near You
Key takeaways

Reminders and details
Reminders and details about shopping and enrollment

- Losing your employer coverage is considered a qualifying life event, giving 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.
- You can apply for coverage online or by phone or with the help of an Assister.
- Some people will get an automatic special enrollment period to shop and enroll right away.
Reminders and details about shopping and enrollment (continued)

▪ If you apply online and cannot shop for a plan, call Health Connector customer service for help.

▪ 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 April 23rd for coverage to start on May 1)
  ▪ You can also choose to have your coverage start on the 2nd month after you enroll.

▪ You can get free help applying and choosing a plan through the Health Connector’s customer service and across Massachusetts through community partner organizations. Call today to make an appointment for help!
Questions
Helpful resources
Benefits of the American Rescue Plan

The American Rescue Plan changes the highest amount someone must pay for their health insurance premiums, limiting it to 8.5 percent of their income.

The expanded help paying for health coverage through the Health Connector is now available to many Massachusetts residents.

- Anyone who newly applies for help and is found eligible for more subsidies may see those savings now.

Next month, anyone who newly applies for help paying for coverage whose income was previously over the income limit, may be found eligible for help.

- The Health Connector is developing a new tool for people to preview what they may be eligible for, estimated plan premiums with savings.

In the coming months, we'll provide access to a $0 premium Health Connector plan for anyone who received unemployment income in 2021.
Benefits of the American Rescue Plan (cont'd)

- American Rescue Plan gives a $0 premium for those on or eligible for COBRA. This $0 premium will be available from April through September 2021.
- For some it may be beneficial to keep or enroll in COBRA. For others it may be beneficial to see what they will qualify for through the Health Connector.
- The Health Connector newly established a Special Enrollment Period that will allow those who lose access to their subsidized COBRA coverage next fall to shop and enroll in Health Connector plans.
The American Rescue Plan Act of 2021 helps lower health insurance premiums for Health Connector members and provides new help paying for health insurance premiums for people who’ve never qualified before.

New webpage with information for members and the public about the American Rescue Plan

https://www.mahealthconnector.org/arp

- Page is live and currently includes:
  - FAQs
  - Links to the application (for new applicants interested in lower premiums)
  - Enrollment deadlines
- Going forward, it will include:
  - Information about upcoming public webinars
  - Links to other relevant updates
  - New Premium Cost Estimator Tool
Examples of ConnectorCare plan premiums and benefits

### Lowest-cost ConnectorCare Plan Premiums in 2021

<table>
<thead>
<tr>
<th>Plan Type</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>$46</td>
<td>$89</td>
<td>$133</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>$1</td>
<td>$10</td>
<td>$12.50</td>
</tr>
<tr>
<td>Generics</td>
<td>$3.65</td>
<td>$20</td>
<td>$25</td>
</tr>
<tr>
<td>Preferred Brand Drugs</td>
<td>$3.65</td>
<td>$40</td>
<td>$50</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>
Sample: Find a Health Plan page

From the “Find a Health Plan” page, click “Change Tax Credit.”
Sample: Change Tax Credit tool

Move the slider to the left to take less APTC. When the slider is all the way to the right, you are taking the full amount of APTC available to you.
Website links from presentation and other helpful resources

Individuals and families

- Health Connector website: MAhealthconnector.org (mahealthconnector.org/es/)
- Full list of qualifying events for a special enrollment period: MAhealthconnector.org/get-started/special-enrollment-period
- Information about immigration documents: MAhealthconnector.org/immigration-document-types
- Health Connector shopping and resource guides: MAhealthconnector.org/help-center/resource-download-center
- Compare plans based on provider and medication preferences using the Plan Comparison Tool
- Find pricing from leading Massachusetts insurance companies with the “Preview Plans” button on the application home page
Website links from presentation and other helpful resources (continued)

Individuals and families (continued)

- American Rescue Plan Information: MAhealthconnector.org/arp
- COVID-19 Information and Resources: MAhealthconnector.org/covid-19
- 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
- Enrollment assistance search: MAhealthconnector.org/help-center
- Health Connector Customer Service Call Center information: MAhealthconnector.org/about/contact
- Free help enrolling near you: MAhealthconnector.org/here-to-help
- Newly uninsured: MAhealthconnector.org/the-right-plan-right-now
- Video library: MAhealthconnector.org/help-center/video-library
Website links from presentation and other helpful resources (continued)

Small business

- Small business page: MAhealthconnector.org/business/employers
- Coverage options for non-benefits eligible employees or former employees: MAhealthconnector.org/employer-resources