Need health insurance?

New savings are here at the Health Connector

May 11, 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
- 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

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

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

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

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

The American Rescue Plan, signed into federal law in March 2021, makes financial help with health insurance available to many more people.

Most people who already get help paying for insurance through the Health Connector may now save even more.

Many people who did not qualify for help will now see lower monthly premiums.
Sample Premium Savings with American Rescue Plan

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

**30 year old in Boston**
- Income: $30,000
- Eligibility: ConnectorCare PT3A
- Monthly premium now: $89.00
- New monthly premium: $75.91
- Monthly savings: $13.09

**25 year old in Great Barrington**
- Income: $35,090
- Eligibility: Uninsured but ConnectorCare eligible
- Monthly premium now: $133.00
- New monthly premium: $116.25
- Monthly savings: $16.75

**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
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 is 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 you qualify for MassHealth
Getting coverage through the Health Connector

Applying for coverage
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

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)
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>
<tr>
<td></td>
<td>For each additional person add $13,440</td>
<td>For each additional person add $17,920</td>
</tr>
</tbody>
</table>

- The American Rescue Plan removes income limits for APTC help with premiums
- By May 2021, people with income greater than 400% FPL may qualify for APTC
- Instead of an income limit, people will qualify for APTC based on affordability. APTC will be available to lower the monthly cost of health plans so they are not more than 8.5% of people’s income
Choosing a plan and enrolling

Getting coverage through the Health Connector
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](#)
4 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 **May 23rd** for coverage to start on **June 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

More help paying for monthly premium costs through the Health Connector

- People whose income may have been too high to qualify in the past may now be eligible
- Instead of an income limit for financial help, help will be based on affordability. Tax credits (APTC) that lower the monthly cost of plans will be available for people at any income level if plans cost more than 8.5% of their income
- People who qualify can only get these savings if they enroll through the Health Connector
- A new tool that lets you preview the plan costs you may qualify for will be available soon
- *Coming soon:* People who received unemployment income at any point in 2021 will have access to low or no-cost ConnectorCare health plans
New help paying for COBRA

- The American Rescue Plan includes help with COBRA payments to make their monthly cost $0. This $0 monthly cost will be available from April through September 2021.

- For some people, it may be best to keep or enroll in COBRA. For others, it may be better to enroll through the Health Connector.

- When help paying for COBRA ends in September, people who chose to take COBRA will have the option to enroll through the Health Connector. Losing help paying for COBRA will be a qualifying event that lets you enroll outside of the Open Enrollment period.
**Health Connector Webpage: Pop-ups, New URL and FAQs**

**Health Connector pop-up text on homepage**

Content: “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](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 Type 2A &amp; 2B</th>
<th>Plan Type 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>
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