



## Helping You Find Affordable Health and Dental Insurance

The Massachusetts Health Connector is a great place to go for information and savings on affordable health and dental insurance from the state's leading carriers. All of the plans offered by the Health Connector meet both state and national coverage standards. By using the Health Connector's online Marketplace at [MAhealthconnector.org](http://MAhealthconnector.org), you can compare plans side-by-side and find the right health and dental plans for you and your family.

### WHEN TO APPLY

In general, an open enrollment period is the only time of year when people who are applying for health insurance can enroll or change a plan for any reason. However, if you can qualify for help paying for coverage through programs like MassHealth or a ConnectorCare plan, you are able to enroll at any point during the year.

If you do not qualify for help paying for coverage, but you have experienced a *qualifying event*, such as loss of insurance through a job, you are allowed to enroll in health insurance outside of open enrollment. If you recently lost your health insurance through an employer, you will have 60 days from the date your insurance ended to enroll in a plan through the Health Connector. If you know that your employer-sponsored coverage will be ending within the next 60 days, you can apply now for coverage that starts when your current plan ends.

If you are offered COBRA from your former employer, you may want to compare your options from the Health Connector before you decide to enroll. Once you are enrolled in COBRA benefits, you will need to wait until that coverage runs out (whether or not that coverage is considered affordable to you) in order to be able to shop outside of open enrollment. If you have already elected to take COBRA benefits, you may need to wait until the next open enrollment period (or another qualifying event, such as the birth of a child) in order to shop through the Health Connector.

### YOU MAY QUALIFY FOR SAVINGS

The Health Connector can help you find ways to lower insurance costs for you and your family. You may qualify for help paying for insurance in the form of tax credits (dollars paid directly to your health insurance company) if your income and household size meet certain criteria.

For example—a single person earning less than about \$46,000 a year, or a family of four earning less than about \$94,000 a year may qualify for savings on their health insurance premiums.

The state is also making extra savings possible by offering ConnectorCare plans for individuals and families with certain income levels. ConnectorCare plans have both lower premiums and lower out-of-pocket costs (co-pays, deductibles, and co-insurance).

All of these savings and programs are only available through the Health Connector. Apply online at [MAhealthconnector.org](http://MAhealthconnector.org).

### IF YOU NEED HELP

- **Visit [MAhealthconnector.org](http://MAhealthconnector.org).** You'll find lots of details here, including information in other languages.
- **Call Customer Service** at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. Call Monday to Friday, 8:00 a.m. to 6:00 p.m.
- **For in-person help**, you can work with a Navigator or a Certified Application Counselor. These are people who have been trained to help you with the application process. For a list of Navigators or Certified Application Counselors in your area, visit [MAhealthconnector.org](http://MAhealthconnector.org).

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## EASY TO COMPARE PLANS

There are new tools on the Health Connector’s website at MAhealthconnector.org to help you compare your insurance options and find the plan that’s right for you.

All of the health plans offered through the Health Connector provide comprehensive benefits, including prescription drugs and visits to the doctor or hospital.

The Health Connector’s plans are grouped in metallic tiers—Platinum, Gold, Silver, and Bronze—to make it easier for you to compare the benefits in each plan.

Typically, the lower the premium, the more you have to pay out-of-pocket when you receive health care services. The higher the premium, the less you have to pay out-of-pocket when you receive health care services. Here’s how it works:

- **Platinum plans** have the highest premiums but the lowest co-pays and deductibles.
- **Gold and Silver plans** have lower premiums but higher co-pays and deductibles.
- **Bronze plans** have the lowest premiums but the highest co-pays and deductibles.
- **Catastrophic plans** have low premiums and high co-pays and deductibles but only cover you if you need a lot of care.

Each health plan may have different doctors, hospitals and specialty providers in its network. To help you pick the right plan, you can easily look up the doctors, hospitals or providers in each plan on the Health Connector’s website at MAhealthconnector.org.

## NEW DENTAL PLANS

For the first time, the Health Connector is offering dental coverage to individuals and families from the state’s leading dental insurance companies.

For families and individuals over age 19, plans are offered at two tiers:

- **“High” plans** have comprehensive benefits that cover basics like dental exams, cleanings and fillings, plus major restorative care if you need it, such as crowns or root canals.
- **“Low” plans** cost less per month and offer basic preventive benefits, but no major restorative care.

For children under age 19, the Health Connector also offers pediatric-only plans with comprehensive benefits. If you qualify, you may use a premium tax credit to help lower the monthly cost of the pediatric portion of dental plans.

