



ConnectorCare Plans: A new way to help you pay for health insurance

The Massachusetts Health Connector is a great place to find high-quality, affordable health and dental plans for you and your family. You may be able to get help paying for your health insurance if you qualify for a ConnectorCare plan through the Health Connector. ConnectorCare plans have lower monthly premiums and lower out-of-pocket costs, with no deductibles. They are most similar to the Commonwealth Care plans that were formerly offered through the Health Connector.

WHO CAN QUALIFY FOR A CONNECTORCARE PLAN?

Individuals or families living in Massachusetts with incomes at or below 300% of the Federal Poverty Level (FPL) may qualify for ConnectorCare. If you and your family qualify, your Plan Type will depend on your household income. Check out the table below for more information. Those with incomes above 300% FPL cannot qualify for a ConnectorCare plan, but may qualify for tax credits that help to lower the cost of insurance. If you aren't sure whether you qualify for help paying for insurance, you can enter some information on MAhealthconnector.org to see if you qualify.

Based on where you live, you may be able to choose from plans offered by the following insurers: Boston Medical Center HealthNet Plan, CeltiCare Health, Fallon Health, Health New England, Minuteman Health, Neighborhood Health Plan, and Tufts Health Plan - Network Health.

These health plans offer the same core set of services but may have different doctors or hospitals in their provider networks. Be sure to check out each plan in your area to see if your doctor or hospital is in the network.

In addition to income eligibility, ConnectorCare members must:

- Live in Massachusetts
- Be a US Citizen, National, or immigrant that is lawfully present in the United States
- Not qualify to enroll in an employer's affordable, comprehensive health insurance
- Not be in jail
- Not qualify for Medicare, MassHealth (Medicaid) or other public health insurance programs

Household Size	300% FPL
1	\$35,010
2	\$47,190
3	\$59,370
4	\$71,550

For each additional person in the household, add \$12,180

WHICH CONNECTORCARE PLAN CAN YOU QUALIFY FOR?

The cost of ConnectorCare plans are different, depending on the health insurer and your Plan Type. The chart on the right shows the income eligibility for different Plan Types according to Federal Poverty Levels (FPL). See the chart on the next page for a sample of ConnectorCare monthly premiums.

Plan Type	FPL RANGE
Plan Type 1	0 -100% FPL
Plan Type 2A	100.1-150% FPL
Plan Type 2B	150.1-200% FPL
Plan Type 3A	200.1-250% FPL
Plan Type 3B	250.1-300% FPL

There are different coverage options for American Indians and Alaska Natives. American Indians/Alaska Natives may qualify for lower out-of-pocket costs through ConnectorCare plans and other Health Connector plans. Visit MAhealthconnector.org to learn more.

LOWEST COST CONNECTORCARE PLAN PREMIUMS 2015					
	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B
Lowest Cost Plan	\$0	\$0	\$40	\$78	\$118

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

IF YOU NEED HELP

- **Visit 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.

