



Find out if you qualify for help paying for health insurance from the Health Connector

To qualify:

- You must shop through the Health Connector
- You must live in Massachusetts
- You must be a U.S. citizen, national, or otherwise lawfully present in the U.S.
- You must be an individual or family with an income of 400% of the Federal Poverty Level (FPL) or lower (see chart on right)
- You are not qualified for Medicare, MassHealth (Medicaid), or other public health insurance programs
- Your employer does not offer you affordable, comprehensive health insurance
Note: If the cost of your employer's health insurance plan for individuals is *more* than 9.5% of your income, then that coverage is not considered affordable. Learn more at MAhealthconnector.org.
- You are not in jail at this time

2014 FEDERAL POVERTY LEVEL (FPL) GUIDELINES

Household size	100%	150%	200%	250%	300%	400%
1	\$11,670	\$17,505	\$23,340	\$29,175	\$35,010	\$46,680
2	15,730	23,595	31,460	39,325	47,190	62,920
3	19,790	29,685	39,580	49,475	59,370	79,160
4	23,850	35,775	47,700	59,625	71,550	95,400
For each extra person, add:	4,060	6,090	8,120	10,150	12,180	14,210

If you checked all of the above, you may qualify for help paying for health insurance when you apply through MAhealthconnector.org!

Advance Premium Tax Credits

- You may qualify for an advance premium tax credit if your household income is 400% of FPL or lower.
- Tax credits help to lower the cost of your monthly health insurance premiums.

ConnectorCare plans

- You may qualify for a ConnectorCare plan if your household income is 300% of FPL or lower.
- Depending on where you live, you may be able to choose from up to five different health plans.
- Monthly premiums and out-of-pocket costs vary by income.

Learn more on the next page.

Advance Premium Tax Credits

If you qualify, you can have a tax credit applied toward your monthly premium to lower your monthly bill. The amount of tax credit that you get will be based on your income, family size, and the cost of certain health plans available to you.

For example: Sally and Bob are a married couple living in Boston. They are both 35 years old and have a combined income of about \$50,000 a year.

When they shop through the Health Connector, Sally and Bob choose the lowest-cost Silver Plan available to them. This plan usually costs \$455 a month. Because their income is under 400% FPL, Sally and Bob qualify for a tax credit of \$105 per month towards the cost of health insurance. This means that instead of paying \$455 a month, their monthly bill will be \$350.

Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773 for more information.



For in-person help, you can work with a Navigator or a Certified Application Counselor at a local hospital or community health center.

They have been trained to help you with the application process.

For a list of people in your area, visit MAhealthconnector.org or call Customer Service at the number above.

Call today to make an appointment.

ConnectorCare plans

If you qualify for a ConnectorCare plan, you will be able to choose among plans that have lower monthly premiums and lower out-of-pocket costs. Premiums will vary based on your income and the cost of the plan that you choose.

For example: Jim is 45 years old, lives in Boston, and earns \$30,000 a year.

When he shops through the Health Connector, Jim qualifies for a tax credit of \$85 a month. Because he earns less than 300% FPL, he also qualifies for a ConnectorCare plan. With the \$85 tax credit, and by choosing a ConnectorCare plan, Jim's monthly premium is only \$118 a month. Because he is in a ConnectorCare plan, he has no deductible, and pays less out-of-pocket for things like prescriptions and co-pays when he goes to the doctor.

Choose a ConnectorCare plan from:

TUFTS  Health Plan
NETWORK HEALTH



 fallonhealth

BOSTON MEDICAL CENTER
HealthNet Plan 

 Minuteman Health



 Neighborhood Health Plan
Your health. Our promise.

Actual health plan choices will vary depending on where you live.

ConnectorCare members' monthly premiums can be as low as:

- **\$0** per month for members between 0–100% FPL (plan type 1) and members between 100–150% FPL (plan type 2A)
- **\$40** per month for members between 150–200% FPL (plan type 2B)
- **\$78** per month for members between 200–250% FPL (plan type 3A)
- **\$118** per month for members between 250–300% FPL (plan type 3B)