

MA Health Care Learning Series

Massachusetts Health Care Training Forum

Health Connector and MassHealth Updates

Spring 2025



MassHealth



MA Health Care Learning Series

Background

The MA Health Care Learning Series provides regular updates and presentations from **Health Connector** and **MassHealth** staff, to educate those who help Massachusetts residents in applying, getting and keeping **their health coverage** through MassHealth, the Health Connector and Health Safety Net via MAhealthconnector.org.

Agenda

Health Connector

- Walk-in Center closures and Payment Guidelines
- Helping individuals losing employer-sponsored insurance (ESI)
- Special Enrollment Period (SEP) Effective Dates Update
- New Premium Hardship Waiver Form
- 2025 Marketplace Integrity and Affordability Proposed Rule

Walk-in Center Closures and Payment Guidelines

Walk-In Center Closures

The Health Connector announced the closing of its three Walk-In Centers.

Below are each Walk-In Center's closing dates:

- Springfield: March 28, 2025
- Worcester: May 23, 2025
- Boston: June 27, 2025

Payment Guidelines

Individuals who used Walk-In Centers to make payments may need help making premium payments.

Visit our website:

www.mahealthconnector.org/how-to-pay,
for details on making payments.

There are three ways to make payments:

- Online
- By phone
- By mail



Making a Payment

If you come to the walk-in center to make a payment, you will have to pay your premium in a different way after the center closes.

Pay Online

The quickest and easiest way to make [a payment](#) to the Health Connector is through your online account. You can sign in at MAhealthconnector.org and click the "Make Payment" button on your account dashboard.

You can set up automatic payments online. With AutoPay, your payments are automatically taken care of each month, so you don't have to worry about missing a payment or last-minute hassles. It's a simple, secure, and reliable way to manage your health insurance payments.

Don't have access to your account? No problem. You can make a guest payment to pay without signing into your account. Use the QR code to learn more about making [a guest](#) payment or setting up automatic payments online.

Pay by Phone

You can call the Health Connector's customer service self-service line to pay your bill. Dial 1-877-623-6765, or TTY: 711 for people who are deaf, hard of hearing, or speech disabled. Follow the system prompts and press or say "3" if you have existing health or dental coverage with the Massachusetts Health Connector, and the phone system will guide you.

What you will need:

- Your **12-digit Member ID number** (found on any bill or notice from the Health Connector) or the phone number associated with your account.
- **Your checking or savings account routing and account number.** The Health Connector does not accept credit or debit cards, or online electronic payment methods such as PayPal.



SCAN FOR
PAYMENT
INFO

Payment Guidelines - Pay Online

Online payments are the quickest and easiest way for members to make payments.

- **Members paying online can do so by:**
 - Logging into their online account at MAhealthconnector.org, or
 - Visiting the [Guest Portal](#), where members can make payments without being logged into their account.
 - Remember, when paying through the Guest Portal, new enrollees will have to wait 4 hours after enrolling before they can make a payment.

Payment Guidelines - AutoPay

Members can enroll to have automatic monthly withdrawals (AutoPay) taken from their accounts to pay for their monthly premium(s) by following these steps:

- Logging into their online account at MAhealthconnector.org and going to the Member Portal.
- Select the “AutoPay” option under “Payments” on the Main Menu, then select, “Set up new AutoPay”.
- The member will need to provide their checking or savings account number, bank routing number, and the full name of their account.

Payment Guidelines - Pay by Phone

Members can make a payment over the phone, using our self-service payment feature.

- **Members call the Health Connector at 1-877-623-6765, and then proceed with the following steps:**
 - Press “3” and then “1” for the self-service features.
 - Enter their Health Connector member ID number (12-digit number found on bills and notices).
 - Enter their banking and routing information.
 - Note: Members can not use credit, debit, or other electronic payment systems to pay their premium.

Payment Guidelines - Pay by Mail

Members can make payments by mailing a check or money order to this address:

Health Connector
P.O. BOX 412612
Boston, MA 02241-2612

- Members should include the payment coupon with any mailed payment to make sure the payment is applied to their account.
 - Payment coupons are included with mailed monthly invoices and are also available in the Member Portal.
 - If a payment coupon is not available, include the subscriber's full name, member ID, and mailing address on the memo line of the check.

Assisting Individuals losing ESI

Assisting those losing Employer Sponsored Insurance (ESI)/Alternatives to COBRA

Losing ESI is a qualifying life event, which opens a special enrollment period (SEP) for enrolling through the Health Connector.

Remember:

- People should apply within 60 days of losing that coverage.
- Once the SEP is over, individuals may not be able to enroll through the Health Connector again until the next Open Enrollment period.
- Visit: [health-coverage-after-a-job-loss-eng.pdf](https://www.mahealthconnector.org/health-coverage-after-a-job-loss-eng.pdf) (mahealthconnector.org)

Massachusetts Health Connector

Find affordable, high-quality health insurance if you lost coverage through your job

The Health Connector is a state agency and health insurance marketplace that makes coverage available to people who recently lost their insurance from their employer. Most people who apply through the Health Connector can get a plan for a low monthly cost, and some people even qualify for a **\$0 monthly payment**.

All Health Connector plans cover services like doctor visits, emergency care, physical therapy, and prescription drugs.

Learn more and apply

Learn more and sign up today at www.MAhealthconnector.org. When you fill out an application online, you'll find out right away if you qualify for a health plan from the Health Connector or coverage through MassHealth.

➔ If you've lost health insurance that you had through a job, make sure to apply within **60 days** of losing that coverage. However, the sooner you apply, the sooner your new health insurance can start.

Losing your employer coverage is considered a qualifying life event, which gives you a special enrollment period for enrolling through the Health Connector. Once your special enrollment period is over, you may not be able to enroll through the Health Connector again until the next Open Enrollment period.

Already have a Health Connector account?

If you've applied to the Health Connector in the past or currently have Health Connector coverage and your income has changed, please update your account with this information now. If your income is now lower, you may end up qualifying for lower-cost health insurance.

Sign into your account at www.MAhealthconnector.org to update your income or other information.

You can find detailed instructions for updating income on our website at: www.MAhealthconnector.org/update-income



MASSACHUSETTS
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Steps to enroll or change plans

1. Apply or update your account
2. Choose a plan
3. Pay your first monthly bill (if you have one) by the 23rd of the month

You will need to enroll and pay your first premium bill before your plan can start.

When you enroll and make your first payment by the 23rd of the current month, your new plan will start the first day of the following month.

➔ Tip for entering income

Enter your income as it is right now, then adjust your expected yearly income based on what you think you'll end up making over the course of the year.

If your income changes later on, please update your information again to so you are keeping it as correct as possible.

Frequently Asked Questions

COBRA & Health Connector Coverage

- Can I drop COBRA at any time and take up Health Connector coverage?
- What if my employer helps pay for COBRA costs for a period? Will losing access to that allow for a SEP?

Countable Income

- If I get severance pay from my employer, does that count as income?
- I'm supposed to collect unemployment benefits, is that countable income too?

Frequently Asked Questions (cont'd)

Sometimes someone enrolled in COBRA can end that coverage and take up Health Connector coverage.

- Examples include; during the Health Connector's Open Enrollment; or through a special enrollment period (SEP) if a former employer helps pay COBRA costs for a period and that period of COBRA ends, or the full term of available COBRA coverage ends.

When an applicant is estimating income, they are asked questions about current as well as projected income.

- A one-time payment (such as severance) paid from an employer, counts as lump sum income and must be reported on an application.
- If someone gets unemployment benefits, they should include the exact amount they are paid by unemployment and any income previously earned (starting from January 1st of this year) as part of their projected income.

RESOURCES

[Review the Health Connector Special Enrollment Period \(SEP\) Policy NG-5 Mid-Year Life Events or Qualifying Events](#)

[Watch the recent webinar from Health Connector and MassHealth Health and Dental Coverage Options for Massachusetts Residents Losing Employer Insurance Video Library - Webinars - Massachusetts Health Connector](#)

[How do I answer questions about income?](#)

Special Enrollment Period (SEP) Effective Dates Update

Special Enrollment Period (SEP) Effective Dates (slide 1 of 3)

New effective dates are available for individuals that have a SEP after the 23rd of the month.

The online application automatically gives an effective date for the next month if members have an SEP after the 23rd of the current month.

- For example, when a member reports a change and has a SEP after 4/23, they will have a 5/1 available enrollment date.
- Previously, if someone reported a change and had a SEP after 4/23, the first available enrollment date was 6/1.

Special Enrollment Period (SEP) Effective Dates (slide 2 of 3)

Individuals will have an extra month to pay for two months of coverage, if they do not pay on time or in full.

- Example: a member reports a move (ex. change of address or moves into the state) on 4/24 and is eligible for a SEP. They shop for a plan to start on 5/1.
- If they pay for coverage for May and June **before** May 23 the coverage is retroactively effective for May 1.
 - Note: Coverage will not be active during May until they **pay** the first month's premium called the binder payment.

Special Enrollment Period (SEP) Effective Dates (slide 3 of 3)

Additional Scenarios:

- If an individual enrolls on 4/24 for a plan beginning on 5/1, and does not pay by 5/23:
 - The individual is given until 6/23 to pay for May, June, and July coverage.
 - If they pay by 6/23, the coverage will be retroactive to 5/1. Coverage is not active until the payment is made.
- If the individual enrolls on 4/24 for a plan beginning on 5/1 and then decides they want to start coverage for 6/1:
 - The individual can re-shop if the SEP is still open.

New Premium Hardship Waiver Form

New Premium Waiver Hardship Form

The Health Connector has a new Premium Hardship Waiver Form

- The Premium Hardship Waiver form can be found at <https://mahealthconnector.org/help-paying-premium>
 - Completing an old form may delay the processing of the form and require additional outreach by a member of the Health Connector Team.
 - The latest electronic version of the form will have “PHW-033125” in the lower right-hand corner of the application. All mailed waivers will be the most updated version.

New Premium Waiver Hardship Form (cont'd)

The Premium Hardship Waiver Form is for ConnectorCare Members experiencing extreme financial hardships as listed on the form.

Please review the FAQs at: [Premium Payment Help Options - Lower Cost Health Plan](#), for examples of qualifying hardships.

- If working with someone interested in the waiver, don't forget to first review their online application to see if they have any changes that may help lower their monthly premium.
- Reminder: Assistors and members can now select “premium hardship waiver” when uploading documents to their online account.

2025 Marketplace Integrity and Affordability Proposed Rule

2025 Marketplace Integrity and Affordability Proposed Rule

On March 10, CMS issued the 2025 Marketplace Integrity and Affordability Proposed Rule. The CMS press release regarding the rule can be accessed here: <https://www.cms.gov/newsroom/fact-sheets/2025-marketplace-integrity-and-affordability-proposed-rule>

- The 30-day comment period ended on April 11. CMS will review comments to the Proposed Rule and then issue the Final Rule.
 - After the rule is finalized, the Health Connector will discuss policy and timelines for implementation at future MTF meetings.

Thank You!

