

# MA Health Care Learning Series

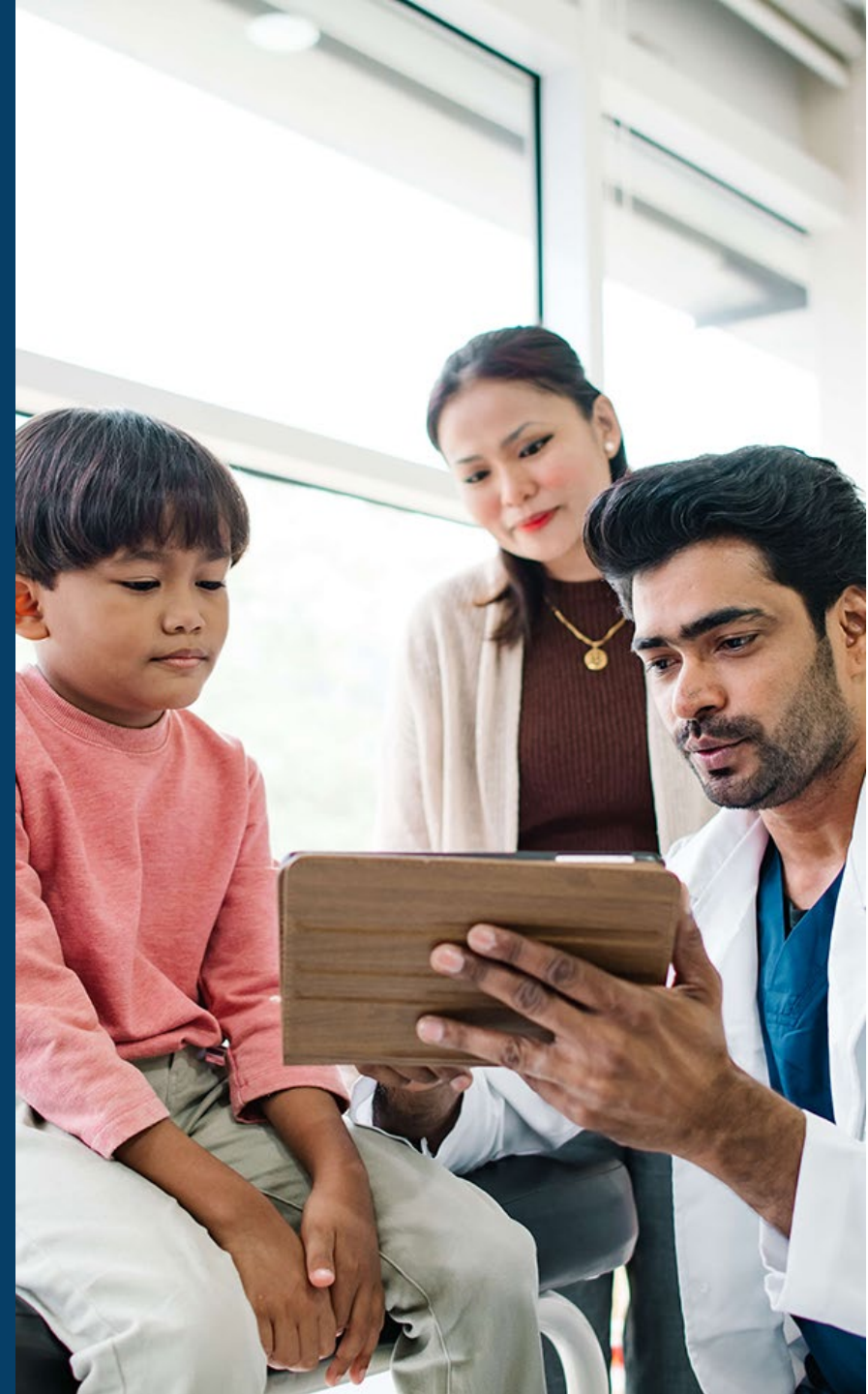
Massachusetts Health Care Training Forum

Health Connector and MassHealth Updates

Fall 2025



**MassHealth**



# Please Note:

Some slides in this presentation have been updated following the webinar to improve accessibility. These updates may result in slight visual differences from the version shown during the live session. However, the core content remains unchanged.

# 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](https://MAhealthconnector.org).

# Agenda

## Health Connector Updates

- Preparing for Open Enrollment 2026
- Health and Dental Plan Offerings for 2026
- Shopping Considerations and Tools
- Key Takeaways for Plan Year 2026
- Questions

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# Preparing for Open Enrollment 2026

# Open Enrollment 2026

Open Enrollment 2026 is November 1, 2025, to January 23, 2026.

- Due to the uncertainty related to enhanced premium tax credits, it is critical that applicants and members stay up to date with any communications sent from the Health Connector.
- Members should pay close attention to notices and make any updates to their application as needed, to ensure they are receiving the coverage they qualify for.
- To stay informed on Federal policy changes related to Health Connector coverage bookmark the [Massachusetts Health Connector](#) page.

# Open and Closed Enrollment



# Open Enrollment Review

Open Enrollment is the time when anyone can apply for new coverage for the coming year, renew their coverage or shop for a new plan.

- During Open Enrollment, individuals can review the available health plan choices for coverage to begin on January 1, 2026
- Health Connector coverage begins on the first day of each month
- Anyone seeking coverage for January 1st must enroll in and pay for coverage by December 23rd

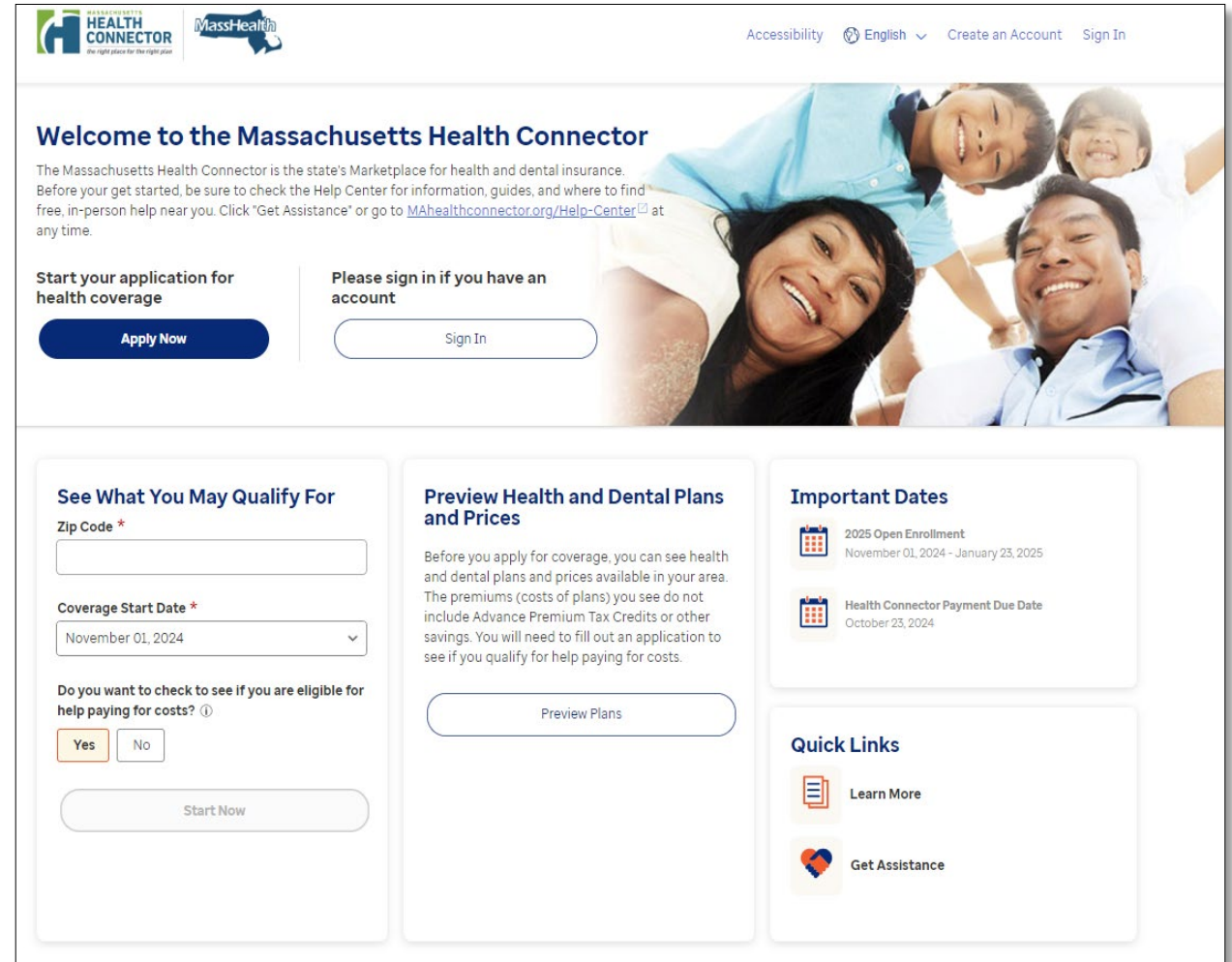


# Application for Individuals and Families

Whether you're an existing member or newly applying, you can access the application from:

- [MAhealthconnector.org](https://MAhealthconnector.org)
- Spanish  
[MAhealthconnector.org/es](https://MAhealthconnector.org/es)
- Portuguese  
[MAhealthconnector.org/pt/](https://MAhealthconnector.org/pt/)

One application for the Health Connector, help paying, and MassHealth



The screenshot shows the homepage of the Massachusetts Health Connector. At the top, there are logos for the Massachusetts Health Connector and MassHealth, along with links for Accessibility, English, Create an Account, and Sign In. The main heading is "Welcome to the Massachusetts Health Connector". Below this, a paragraph explains that the connector is the state's Marketplace for health and dental insurance and provides instructions on how to get started. There are two main buttons: "Apply Now" for starting a new application and "Sign In" for existing members. The page is divided into three main sections: "See What You May Qualify For" with fields for Zip Code and Coverage Start Date, and a "Do you want to check to see if you are eligible for help paying for costs?" section with "Yes" and "No" buttons; "Preview Health and Dental Plans and Prices" with a "Preview Plans" button; and "Important Dates" listing the 2025 Open Enrollment period (November 01, 2024 - January 23, 2025) and the Health Connector Payment Due Date (October 23, 2024). A "Quick Links" section at the bottom right includes "Learn More" and "Get Assistance".

# Final Eligibility Notice

In advance of November 1<sup>st</sup>, the Health Connector mails a final eligibility notice to all members. It contains important information including:

- Current plan
- New plan for 2026
- New monthly premium based on final eligibility

Health Connector Processing Center  
P.O. Box 4404  
Taunton, MA 02780



Sample Member  
123 Sample Street  
~~Sampletown~~, MA 00000

October 20, 2025  
XXXXXX

Notice Name: Final Renewal Notice  
Notice ID: AUTO\_REN  
Member ID: XXXXXXXXXXXX  
Ref ID: ~~RefID-XXXXXXXXXXXX~~

**It's time to renew your insurance coverage for 2026.** If you want to stay enrolled in your current plan or a similar plan that we've chosen for you, just pay your monthly premium when you get your bill for January coverage.

**You can choose to shop for a new plan during Open Enrollment.** The Open Enrollment period starts November 1. You may be able to save money on your health coverage for next year if you shop and compare your options during Open Enrollment.

#### What you need to do:

1. **Review your information for 2026.** Please look at your program eligibility, renewal plan information, and the amount of any monthly tax credit you will receive next year. If any of this information doesn't look right to you, please let us know as soon as possible
2. **Compare any plan changes** for 2026 with our online Plan Compare tool at: [www.MAhealthconnector.org/compare-plans](http://www.MAhealthconnector.org/compare-plans)
3. **Shop during Open Enrollment.** You may be able to save on your insurance [coverage cost](#) for next year by comparing your available options for 2026
4. **Keep paying your monthly premium bill** by the 23<sup>rd</sup> of every month

#### Important Dates:

- **November 1, 2025.** First date to start shopping and comparing plans at [MAhealthconnector.org](http://MAhealthconnector.org).
- **December 23, 2025.** Pay your premium by this date to enroll in the plan you want for January.
- **January 1, 2026.** The first day of your new 2026 coverage. If there have been any changes to your program eligibility, January 1 is the date when those changes will start.

# Final Eligibility Notice Details

**Monthly health plan details for 2026**

**2026 Monthly Health Plan Cost: \$XXX.XX** (amount you will pay each month)

Health Insurance Renewal Information						
Household Member	Date of Birth	Program Name	Current Health Plan Name	2026 Renewal Health Plan Name	Same plan as 2025?	Date Coverage Renews
Sample Member	June 12, 1972	Health Connector Plan (No financial help)	HEALTH PLAN NAME ConnectorCare 3	Standard High Silver: HEALTH PLAN NAME	No	January 1, 2026

This is the amount your household will pay each month if you stay enrolled in the 2026 health insurance renewal plan listed above. **Your program eligibility will change for 2026**

# Existing Members vs. New Applicants

**Both current members and new applicants can shop and enroll in a new plan that starts on Jan 1<sup>st</sup>**

Actions	Existing Member	Newly Applying
1. Update or submit an application	<b>Update application</b> (don't create a new one) report any income changes, household size or other life changes (ex. move, new job, birth etc.)	<b>Complete</b> an online application
2. Review program eligibility	If there are any <b>document proofs</b> that are owed, submit by the deadline requested (90 days)	If there are any <b>document proofs</b> that are owed, submit by the deadline requested (90 days)
3. Shop, compare and enroll in a plan	Complete plan selection and pay premium (if one is owed) by <b>December 23</b> for coverage to start on <b>January 1, 2026</b>	Complete plan selection and pay premium (if one is owed) by <b>December 23</b> for coverage to start on <b>January 1, 2026</b>

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# Health Connector Plan Offerings for 2026

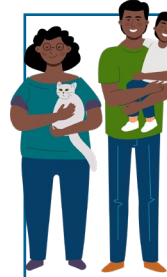
# Seal of Approval

Each year, the Health Connector conducts a comprehensive review of Health and Dental Plans proposed by health and dental carriers to be sold in the upcoming year on [MAhealthconnector.org](https://MAhealthconnector.org). This review and process is known as the Seal of Approval (SOA) process.

- The Health Connector works closely with the MA Division of Insurance, who is responsible for reviewing the rates (premiums) for each plan sold through the Health Connector, among other responsibilities related to ensuring that health insurance plans are acceptable to sell on Exchange.

# 2026 Product Shelf Overview

- All existing carriers responded to the 2026 SOA RFR, and no new carriers responded
- Plan offerings and service areas remain steady



48 Individual plans



56 Small Group plans

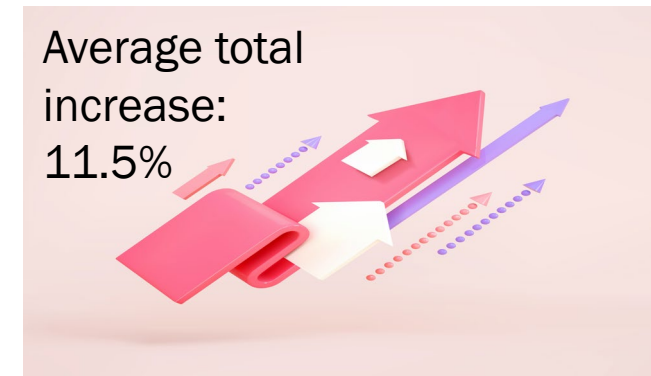
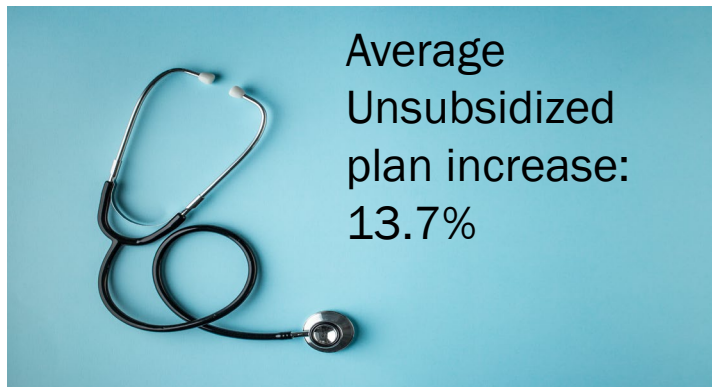


12 Individual and Small Group Dental plans

# 2026 Qualified Health Plan Rates

Rates for 2026 reflect challenging provider dynamics and rising prescription drug costs amid uncertain policy changes.

- Merged market rates increases were higher than last year's 7.9 percent and are at higher levels across carriers than seen in recent years



<sup>1</sup> For 2026, the total Division of Insurance merged market enrollment-weighted base rate change without member aging for 2025 non-group and Q1 2025 small group, inclusive of the Health Connector, is 11.5%

<sup>2</sup> Enrollment-weighted non-group premium change without member aging, assumes mapping to 2026 renewal plan

<sup>3</sup> Enrollment-weighted non-group premium change from 2025 base silver plan to 2026 base silver plan without member aging; premium increases not directly reflected in ConnectorCare enrollee contributions.

<sup>4</sup> Enrollment-weighted non-group average premiums without member aging

<sup>5</sup> Enrollment data as of September 2025, including PT1 and PT3D



# Changes to GLP 1 Drugs

All Health Connector carriers will no longer cover GLP-1 drugs for the diagnosis of obesity.

Carriers are sending notices to members to inform them that while these drugs may be covered for some diagnoses according to the carrier's coverage policies, they will not be covered for a diagnosis of obesity as of January 1st, 2026.

# Unsubsidized Non-Group Premium Changes

Unsubsidized non-group members will experience an average 13.7 percent increase before aging.

Unsubsidized Average Changes in Premium by Tier, before Subsidies: 2025 to 2026 <sup>1,2</sup>

Unsub Average Premium Changes By Metallic Tier	Platinum	Gold	Silver	Bronze	Catastrophic	Total
Members	2,668	7,182	19,334	26,115	399	55,698
All Plans without "aging"	10.4%	10.2%	13.3%	16.2%	8.7%	13.7%
All Plans with "aging"	12.3%	12.0%	15.0%	18.0%	10.4%	15.4%
Average 2026 per member per month premium after aging	\$1,117	\$891	\$673	\$600	\$389	\$686

<sup>1</sup> Non-group enrollment data from September 2025 – includes previous APTC only population

<sup>2</sup> Enrollment-weighted premium change with and without member aging (1.8%); assumes mapping to 2026 renewal plan

# Changes to ConnectorCare Program for 2026

Starting January 1st, individuals and families will no longer be eligible for ConnectorCare Plan Types 1 or 3D as a result of federal policy.

- With the change in eligibility for federal PTC subsidies for individuals under 100 percent of the federal poverty level (“FPL”) and the expiration of enhanced premium tax credit (ePTC) subsidies for individuals between 400 percent and 500 percent of the FPL, eligibility for Connector Care has changed for 2026
  - Individuals with incomes between 300 percent and 400 percent will continue to be eligible for the ConnectorCare pilot
  - Should federal subsidies be reinstated for individuals between 400 and 500 percent of the FPL, these individuals would again be eligible for the ConnectorCare Pilot program
  - Otherwise, individuals with incomes above 400 percent of the FPL may shop for unsubsidized plans through the Health Connector

# ConnectorCare Program Design

Contributions for ConnectorCare types 2A through 3C include a moderate increase from 2025 to 2026.

Robust options with ~4 to 8 available carriers in each region

Subgroups	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B	Plan Type 3C
Income range (% FPL)	100-150%	150.01-200%	200.01-250%	250.01-300%	300.01-400%
2025 Minimum enrollee contribution	\$0	\$51	\$99	\$147	\$226
2026 Minimum enrollee contribution	\$0	\$53	\$103	\$152	\$235

# ConnectorCare: Plan Designs

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

# ConnectorCare Enrollee Contributions

The Health Connector is introducing a new, interactive ConnectorCare map for use among the community:  
[Connector Care Enrollee Contribution Dashboard](#)

This map allows people to:

- Review the ConnectorCare enrollee contributions for specified zip codes and regions
- Review different enrollee contributions in different areas
- Save and print maps specific to geographic areas of interest

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# Health Connector Dental Plans



# 2026 Plan Options – New Dental Plan

A new richer dental plan will be offered in 2026 by both dental carriers, Altus and Delta Dental.

Plan Feature/ Service	Standard Family Plus NEW	Standard Family High	Standard Family Low	Standard Pediatric-Only
Plan Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$50/individual
Deductible Applies to	Major and Minor Restorative	Major & Minor Restorative	Major & Minor Restorative	Major & Minor Restorative
Plan Year Max (>=19 only)	<b>\$1,750</b>	\$1,250	\$750	N/A
Plan Year MOOP <19 Only	\$350 (1 child) \$700 (2+ children)	\$350 (1 child)/ \$700 (2+ children)	\$350 (1 child)/ \$700 (2+ children)	\$350
Preventive & Diagnostic Co-Insurance In/out-of-Network	0%/20%	0%/20%	0%/20%	0%/20%
Minor Restorative Co-Insurance In/out-of-Network	<b>20%/40%</b>	25%/45%	25%/45%	25%/45%
Major Restorative Co-Insurance In/out-of-Network	50%/70%	50%/70%	50%/70% No Major Restorative >=19	50%/70%
Medically Necessary Orthodontia, <19 only, In/out-of-Network	50%/70%	50%/70%	50%/70%	50%/70%



# Overview of Qualified Dental Plans (QDP)

The standardized 2026 dental offering is consistent with 2025, except for a new enhance benefit plan offered.

Carriers	Non-Group	Small Group	Plus (NEW)	High	Low	Pedi	Total
<i>Altus Dental</i>	✓	✓	1	1	1	1	3
<i>Delta Dental of MA</i>	✓	✓	1	2	3	4	9
TOTAL	✓	✓	2	3	4	5	12

# 2026 QDP Standardized Designs

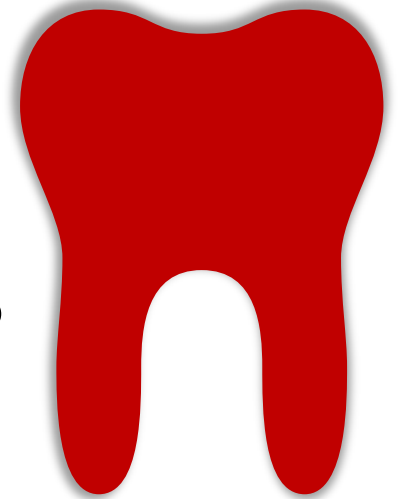
Plan Feature/ Service	Standard Family Plus (NEW)	Standard Family High	Standard Family Low	Standard Pediatric-Only
Plan Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$50/individual
Deductible Applies to	Major and Minor Restorative	Major & Minor Restorative	Major & Minor Restorative	Major & Minor Restorative
Plan Year Max (>=19 only)	\$1,750	\$1,250	\$750	N/A
Plan Year MOOP <19 Only	\$350 (1 child) \$700 (2+ children)	\$350 (1 child)/ \$700 (2+ children)	\$350 (1 child)/ \$700 (2+ children)	\$350
Preventive & Diagnostic Co-Insurance In/out-of-Network	0%/20%	0%/20%	0%/20%	0%/20%
Minor Restorative Co-Insurance In/out-of-Network	20%/40%	25%/45%	25%/45%	25%/45%
Major Restorative Co-Insurance In/out-of-Network	50%/70%	50%/70%	50%/70% No Major Restorative >=19	50%/70%
Medically Necessary Orthodontia, <19 only, In/out-of-Network	50%/70%	50%/70%	50%/70%	50%/70%

# Health Connector Standalone Dental Plans for 2026 Applications

This Open Enrollment, applicants and members will be able to shop for a Health Connector standalone dental plan within the HIX online application, as they do for a health plan.

- Shopping for standalone dental plans will be available on 11/1/2025 as part of Open Enrollment, for coverage beginning January 1, 2026.
  - If members are seeking to enroll in a dental plan only for any part of 2025, customer service agents will still need to help them.

*Note: Although MassHealth members have dental benefits available to them. They do have the option to purchase an additional dental plan through the Health Connector.*




# Online Application Updates- Standalone Dental


Individuals and Families that are enrolling in dental-only coverage can now select 'Dental Plans Only,' or 'Health and Dental Plans.'


**Plan Shopping Preferences**

\* Indicates a required field. ⓘ Provides definitions and more details.

Please choose the type of coverage you want to shop for. \* ⓘ  
You can change the preferences at any time during the shopping.

  
**Health Plans Only**

  
**Dental Plans Only**

  
**Health and Dental Plans**

# Health Connector Standalone Dental Plans for 2026 Applications

- You will notice new text on the Financial Assistance question on the **“Start Your Application”** screen.
- The updated text will read *“If you primarily want to shop for dental coverage, select no.”*
- This will help members seeking a standalone dental plan to skip the financial assistance sections, and it shortens the application by removing unnecessary steps for those not seeking health coverage.

**Start Your Application**

\* Indicates a required field. ⓘ Provides definitions and more details.

**Do you need help paying for health coverage?**

There is currently no income limit for getting help with health coverage costs through Health Connector. Choose 'Yes' to see if you qualify for financial help.

**A** Do you want to find out if you or your family can get help paying for some or all of your premium (cost) for health coverage? This could include MassHealth, ConnectorCare plans, and tax credits. If you primarily want to shop for dental coverage, select no. \* ⓘ

☒ Yes, I want to see if I can get MassHealth or help paying for health coverage from Massachusetts Health Connector

☐ No, I do not want MassHealth or help paying for health coverage from the Massachusetts Health Connector ⓘ

**Supplemental Nutrition Assistance Program (SNAP)**

**B** The Supplemental Nutrition Assistance Program (SNAP) is a federal program that helps you buy healthy food each month. ⓘ

☒ Check this box if you want this application to be sent to the Department of Transitional Assistance to serve as an application for SNAP benefits. You must read the rights and responsibilities and sign to proceed with the application.

Checking this box does not submit the SNAP application to DTA until you read the DTA rights and responsibilities, sign, and submit.

What happens after you apply for SNAP benefits?

1. DTA will call you soon for a phone interview and to check if you can get emergency SNAP within 7 days.
2. DTA will work with you to verify information about your case.
3. You will get an Electronic Benefit Transfer (EBT) card to access benefits, if approved.
4. You will receive a notice about your decision within 30 days.

**C** **Save and Continue**

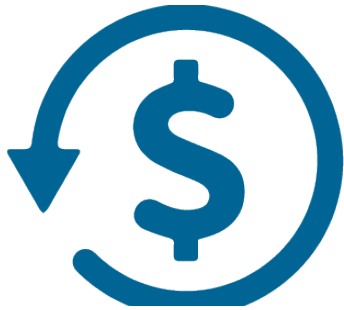
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# Compare Health Connector Plans

# What to consider when shopping

There are considerations when shopping for health insurance coverage and MAhealthconnector.org has tools to help you compare your options.

## Premium



monthly amount  
members pay

## Covered Benefits



services covered by  
plans

## Out of Pocket Costs



amount members pay  
for each service

## Network



doctors, specialists,  
hospitals and other  
facilities

# Online Tools available from the Health Connector

Tool	Purpose	Website
Get an Estimate	See what plans are available in your area and estimates what your savings may be	<a href="https://betterhealthconnector.com">Get an Estimate – Massachusetts Health Connector (betterhealthconnector.com)</a>
Plan Comparison	Find out if preferred providers and facilities and covered through a specific plan.	<a href="https://checkbookhealth.org">Massachusetts Plan Comparison Tool 2025 (checkbookhealth.org)</a>
Plan Finder	See if preferred providers and facilities are covered through specific plans and see the monthly cost	This tool is available when you are in “your” application on <a href="https://mahealthconnector.org">mahealthconnector.org</a>

Whether you’re newly applying or a member who is shopping, go to [MAhealthconnector.org/renew](https://MAhealthconnector.org/renew)



# Enrollment, Billing and Payment


Enrollment into a health plan is not complete until premium payment has been received and processed

- Anyone seeking coverage for January 1 must enroll in and pay for coverage by December 23rd
- If a member received a bill for a premium they were not expecting, you still have until December 23rd to make a change

# Payment Reminders

- Payment for coverage starting on **January 1st** is due on **December 23rd**
- Premium payments can be made:
  - Online through the payment center
  - By mail
  - By phone (new: pay by phone option)

For more information on how to make a Health Connector payment visit the [Health Connector How to Pay](#) webpage.

	[Carrier Name] [Carrier Address] [Carrier City], [ST] [ZipCode]	Primary member John Smith	Member ID 7XXXXXXX	Bill date December 1, 2019
		Insurer: Blue Cross Blue Shield of MA Plan name: Standard High Gold: HMO Blue \$1,000 Deductible SBC		
JOHN SMITH 123 Main Street Apartment 456 Lawrence, MA 01840		1243		
<b>Account activity</b>				
Plan's monthly premium		<XXX.XX>		
Advance Premium Tax Credit		- <XXX.XX>		
ConnectorCare subsidy:		- <XXX.XX>		
<b>Your monthly premium:</b>		<b>\$ &lt;XXX.XX&gt;</b>		
Last statement balance:		<XXX.XX>		
Payments received <DateRange>:				
<Payment A>		- <XXX.XX>		
<Payment B>		- <XXX.XX>		
<Payment C>		- <XXX.XX>		
<Payment D>		- <XXX.XX>		
<b>Total due from last statement:</b>		<b>\$ &lt;XXX.XX&gt;</b>		
Fees and discounts				
<Discount A>		- <XX.XX>		
Adjustments				
<Refund A>		- <XX.XX>		
<b>Total fees, discounts, and adjustments:</b>		<b>\$ &lt;XXX.XX&gt;</b>		
<b>What you owe by &lt;Date&gt;:</b>		<b>\$ &lt;XXX.XX&gt;</b>		

**Total due**  
**\$120.00**  
Please pay by  
Dec 23, 2019

◀ You are enrolled in AutoPay.  
We will withdraw \$120.00 on Dec 22, 2019.

**Pay this bill to start your new health coverage.**  
This bill is for your **January 2020** health plan through the Health Connector.

**Important messages about your account:**  
You only need to pay the amount due on this bill for this month. Because you were given a Hardship Waiver, you won't need to pay some of your past due premiums.

**Ways to pay your bill:**

- 📍 **Online:** MAhealthconnector.org
- 📞 **Phone:** 1-877-MA-ENROLL (1-877-623-6765)
- ✉ **Mail:** Health Connector  
PO Box 412612  
Boston, MA 02241-2612
- 👤 **In person:** Bring a check or money order to one of our walk-in centers, listed on the other side.

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# Key Takeaways for Plan Year 2026

# Key Takeaways for OE 2026

Open Enrollment 2026 is November 1, 2025, to January 23, 2026.

- Due to the uncertainty related to enhanced premium tax credits, it is **critical that applicants and members stay up to date with any communications** sent from the Health Connector.
  - Members should pay close attention to their notices and make any updates to their application as needed, to ensure they are receiving the coverage they qualify for.
- Based on federal policy, the ConnectorCare program will be available for individuals and families with income **between 100 and 400 percent of the FPL**.

# Plan Options for 2026

There will be a broad choice of carriers and plans for individuals eligible for unsubsidized plans and small group enrollees, with 8 medical carriers and 2 dental carriers

- 4 to 8 ConnectorCare carriers in each region
- Member premiums will increase for 2026, with the rates for unsubsidized and APTC-only plans increasing on average, 11.5 percent for 2026
- There is a new dental plan option, Standard Family Plus, for 2026
- This Open Enrollment, applicants can shop for and enroll into Dental plans online through [MAhealthconnector.org](https://MAhealthconnector.org)

# Available Online Tools for OE 2026

There are many online tools and educational resources that can help members and those who are assisting them with their coverage decisions for January 1, 2026.

- A new, interactive ConnectorCare enrollee contribution map is available [Connector Care Enrollee Contribution Dashboard](#)
- After November 1, updates resources will be available from the [Health Connector's Resource Download Center](#)
- Stay up to date on Federal Policy changes that may impact Health Connector members at [Updates–Massachusetts Health Connector](#)

# Questions?

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# Appendix

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# Health Connector Payment Guidelines

Individuals previously using Walk-In Centers to make payments may be looking for guidance to make premium payments.

Visit our website: [www.mahealthconnector.org/how-to-pay](http://www.mahealthconnector.org/how-to-pay), for details on submitting payments.

There are three ways to submit 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](http://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 either:
  - Logging into their online account at [MAhealthconnector.org](https://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.
    - There is no wait time for submitting payments when members are logged into their account.

# Payment Guidelines - Pay by Phone

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

- **Members must call the Health Connector at 1-877-623-6765, and then proceed with the following steps:**
  - Press “3” and then “1” to access the self-service features
  - Enter Health Connector member ID number (12-digit number found on bills and notices)
  - Enter banking and routing information
  - Note: Credit, debit, or other electronic payment systems are not accepted

# 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 be sure to include **the payment coupon** with any mailed payment to ensure it will be correctly 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.

# Payment Guidelines - AutoPay

Members can enroll to have automatic monthly withdrawals (AutoPay) taken from their accounts to pay for their monthly premium(s).

- **Members can enroll in AutoPay by following these steps:**
  - Logging into their online account at [MAhealthconnector.org](https://MAhealthconnector.org) and going to the Member Portal
  - Clicking on 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, bank routing, and full name of their account