Massachusetts Health Connector

December 2023

Today's Topics:

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Health Connector Overview

What is the Health Connector?

The Massachusetts Health Connector is the State's health insurance Marketplace. It offers individuals, families, and small employers access to affordable health insurance coverage.

- People who don't get health insurance through their job or other sources may apply
- Many people who apply qualify for help paying
- People can also buy dental insurance through the Health Connector
- Small employers with less than 50 full-time employees can offer health and dental plans through Health Connector for Business

MASSACHUSETTS HEALTH CONNECTOR

Health Connector Plan Offerings

The Health Connector offers the following types of insurance plans

Non-group Unsubsidized Plans	• Qualified Health Plans (QHPs), which are unsubsidized plans, available for eligible individuals and families
Non-group Subsidized Plans	• ConnectorCare plans are QHPs that incorporate federal advance premium tax credits (APTC) and state subsidies for those with incomes between 0%-500% FPL • APTCs available for eligible individuals based on income above 500%
Catastrophic Plans	• Health plans for young adults, up to age 30 or individuals over 30 with a financial hardship exemption from the U.S. Dept. of Health and Human Services. These plans do not generally cover services before the deductible is met
Small Group Plans	• Health Connector for Business plans are QHPs for small businesses with 50 or fewer employees • Small business tax credits available to qualified small businesses
Dental Plans	• Dental plans, referred to as Qualified Dental Plans (QDPs) for eligible individuals and small groups • Some dental benefits may be embedded in Health Plans or offered as a Stand-Alone Plan by dental issuers

Payment help you can get through the Health Connector

Advance Premium Tax Credits (APTC)

- APTC lower the premium amount you pay each month.
- The IRS sends your tax credit directly to your insurance company, so you'll pay less each month.
- You can apply some or all your tax credit to your monthly premium payment.

ConnectorCare Program

- Uses federal advance premium tax credits (APTC) plus MA state funds to help reduce the monthly premium amount you pay.
- Has low monthly premiums, low out-of-pocket costs, and no deductibles.
- Depending on the plan type you qualify for, the premium (monthly cost) could be as low as $0 to $255 per month.

Open Enrollment

Open Enrollment is the time when you can apply for new coverage for the coming year or renew your coverage or shop for a new plan.

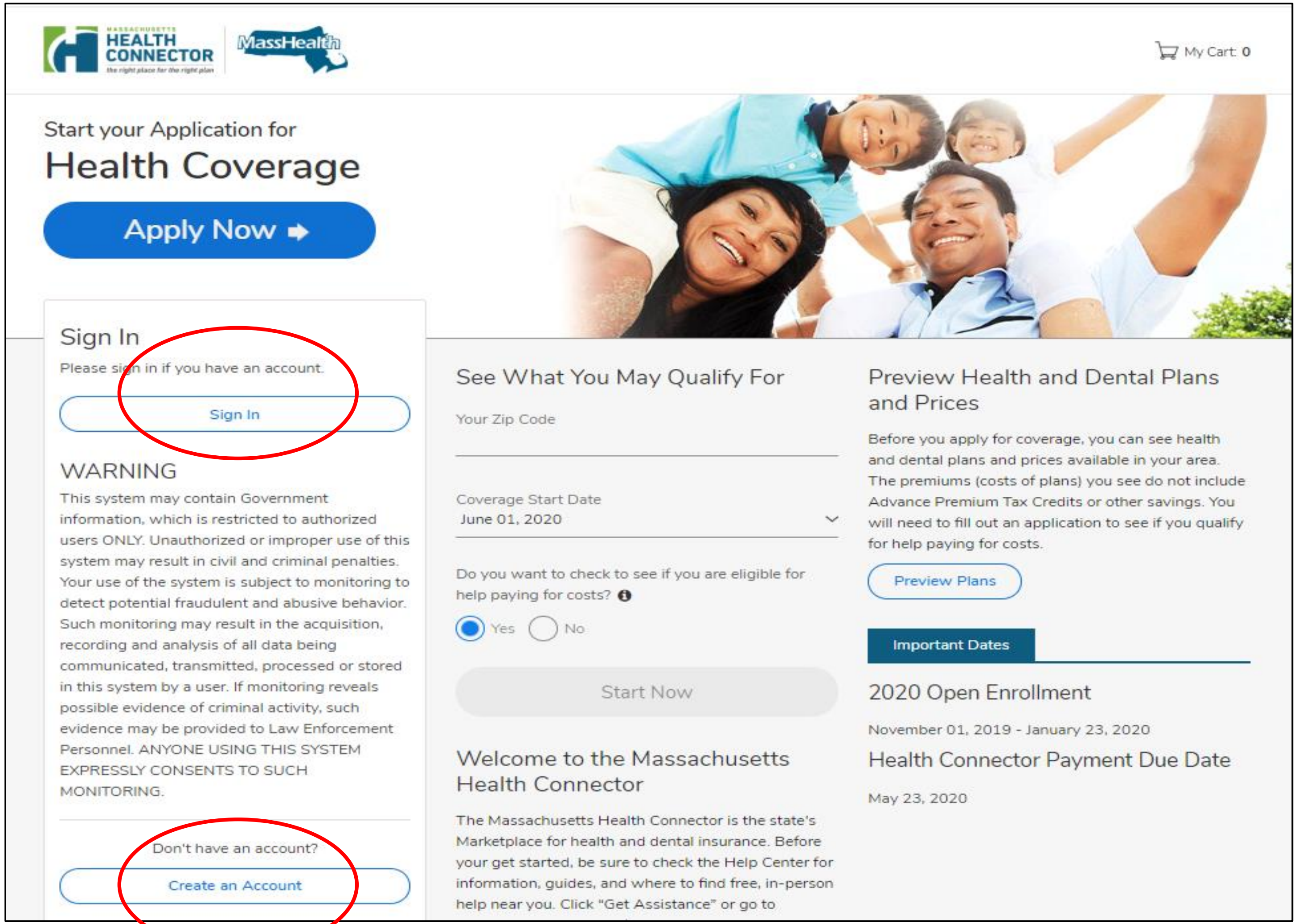
- The Health Connecter's Open Enrollment is from November 1 to January 23
- During this Open Enrollment, you can review the available health plan choices for coverage to begin on January 1, 2024
  - If you need coverage sooner, apply right away to find out if you have a qualifying event that lets you enroll sooner with a special enrollment period
- For all Health Connector plans, your health or dental coverage can start as early as the first day of the month after you enroll

Application for Individuals and Families

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

- MAhealthconnector.org
- Spanish MAhealthconnector.org/es
- Portuguese MAhealthconnector.org/pt/

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



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What’s new about 2024 coverage?

ConnectorCare Expansion

The Health Connector Board of Directors approved regulatory changes that will expand access to the Marketplace's landmark ConnectorCare program through a two-year pilot program

- The ConnectorCare expansion that is part of the state budget increases the income limits in the program up to 500 percent of the federal poverty level, up from the current limit of 300 percent.
- Over 38,000 existing Health Connector members may be eligible to access ConnectorCare through the pilot, based on current income information as of September 2023
- These changes create the largest state-level expansion in health care affordability since the Health Connector was created in 2006 and means people can access plans that deliver important benefits, while saving thousands of dollars a year on the cost of health care.

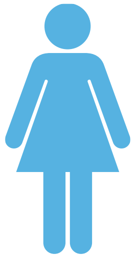
ConnectorCare Expansion (continued)

The Health Connector will add two plan subgroups to the ConnectorCare program's "Plan Type 3."

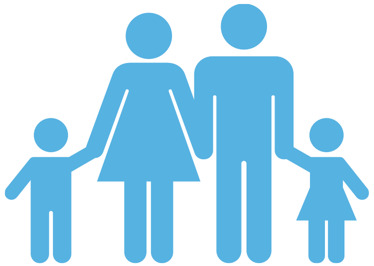
- ConnectorCare members are currently split into **three** Plan Types based on their income, each reflecting a different set of point-of-service cost sharing
- Within Plan Types 2 and 3, members are further broken into two groups 2A/2B, and 3A/3B. Enrollee contributions are determined at this more granular level to provided targeted premium support
- System limitations prevent the addition of more benefit designs, so the approach for the expansion pilot is to add two additional subgroups to the Plan Type 3 benefit design (3C/3D)

What this means for Massachusetts residents in 2024

ConnectorCare has much lower premiums and co-pays and no deductible.



For an **individual**, the change increases the income limit for ConnectorCare from $43,470 to $72,900 for 2024.



For a **family of four**, the change increases the income limit for ConnectorCare from $90,000 to $150,000 for 2024.

ConnectorCare Expansion (continued)

2024 ConnectorCare lowest-cost monthly premiums by plan type

	Plan Type 1	Plan Type 2		Plan Type 3			
Subgroups	n/a	2A	2B	3A	3B	**3C**	**3D**
Income range (% FPL)	0-100%	100.01-150%	150.01-200%	200.01-250%	250.01-300%	**300.01-400%**	**400.01-500%**
Minimum 2024 monthly premium	$0	$0	$49	$96	$142	**$219**	**$255**

More choices in plan year 2024

- All health insurance companies who participate in the Health Connector will offer plans in ConnectorCare starting in 2024.
- In addition to Fallon Health, Health New England, Mass General Brigham Health Plan, Tufts Health Plan, and WellSense Health Plan, these companies will also offer plans: Blue Cross Blue Shield of Massachusetts, Harvard Pilgrim Health Care, and UnitedHealthcare.
- These changes will be in place for coverage that takes effect on January 1, 2024
- These options became visible on November 1st.

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Health Connector shopping tools, enrollment and payment

Health Connector Renewal Page

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GET STARTED LEARN ABOUT CREATE ACCOUNT Sign In

Health Connector Member Renewal Information

Massachusetts Open Enrollment is now through January 23, 2024.

Now is the time when you can choose to renew or change health insurance plans for 2024. In general, if you keep paying your monthly premiums, you can renew for 2024 into:

- Your current plan, if it is available in 2024, ***or***
- A similar plan from the same insurance carrier, if your current plan is not available for 2024.

If you want to enroll in a different plan, you can **shop and change plans** during Open Enrollment.

Whether you're newly applying or a member who is shopping, go to [MAhealthconnector.org/renew]

HERE IS WHAT YOU NEED TO DO

Review your 2024 eligibility & plan

You will get a renewal packet mid-October to mid-November 2023. This packet tells you the type of coverage you'll qualify for in 2024. It also tells you the plan you'll be enrolled in, unless you decide to change plans during Open Enrollment. **You should review this information carefully.**

Compare changes for 2024

Your premium for 2024 may be different than it was in 2023. For some members, **you may need to update or confirm your 2024 income** to make sure that your eligibility information is correct. You can compare any other changes to benefits and costs in your plan benefits using the **Plan Comparison Tool →**

Check providers and prescriptions

Go to our Plan Finder tool to see which plans cover your preferred providers (such as doctors), facilities (such as hospitals and community health centers), and prescriptions drugs that you want to use in 2024.

Shop during Open Enrollment

You can compare health plans online by **signing into your account** to find the one that fits your budget and health care needs for 2024. If you change to a new plan that starts January 1, 2024, you must complete your plan selection and pay your first premium by December 23, 2023.

Pay your monthly premium

You'll need to keep paying your premium bills on time in order to have coverage in 2024. If you don't pay your January premium by December 23, you could have a gap in coverage. **Find out how to make payments here.**

Tools available from the Health Connector

Get an Estimate	Lets you see what plans are available in your area and estimates what your savings may be	Get an Estimate – Massachusetts Health Connector (betterhealthconnector.com)
Plan Comparison	Find out if preferred providers and facilities and covered through a specific plan.	Massachusetts Plan Comparison Tool 2024 (checkbookhealth.org)
Plan Finder	Lets you 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

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
- The Health Connector sends the bill for January 1 coverage during the first week of December. This bill is based on a member's final program eligibility determination
- If an existing member switches plans and wants to see those changes reflected in their December bill, the member must shop for their new plan by November 23rd
- If a member receives a bill for a premium they <u>were not</u> expecting, they still have until December 23rd to:
  - Review and update their 2024 application, or shop for a lower cost plan before January 1 coverage

Key Takeaways

- The ConnectorCare program is now available to individuals and families with incomes up to 500% FPL
  - As a reminder, ConnectorCare plans have **no deductible**
- The ConnectorCare carriers are expanding, with carrier entrants Blue Cross Blue Shield (BCBS), Harvard Pilgrim Health Care (HPHC), United, and Massachusetts General Brigham Health Plan’s (MGBHP’s) Complete network joining the program
- Open Enrollment is November 1, 2023- January 23, 2024
- Consumers have until December 23 to shop and enroll for plans beginning on January 1, 2024

Questions

Website links from presentation and other helpful resources

Individuals and families

- Health Connector website: MAhealthconnector.org (mahealthconnector.org/es/)
- Renewal information: MAhealthconnector.org/renew
- Health Connector shopping and resource guides: MAhealthconnector.org/help-center/resource-download-center
- Get an Estimate on plan costs and availability: MAhealthconnector.org/get-an-estimate
- Compare plans based on provider and medication preferences using the Plan Comparison Tool
- Health Connector Customer Service Call Center information: MAhealthconnector.org/about/contact
- Enrollment assistance search: MAhealthconnector.org/help-center

Website links from presentation and other helpful resources (continued)

Individuals and families (continued)

- Income questions: MAhealthconnector.org/how-do-i-answer-questions-about-income
- People to include in your application: MAhealthconnector.org/help-center-answers/people-to-include-when-applying
- Information about immigration documents: MAhealthconnector.org/immigration-document-types
- Newly uninsured: MAhealthconnector.org/the-right-plan-right-now
- Video library: MAhealthconnector.org/help-center/video-library