

Shopping and Enrolling in Health Insurance through the Health Connector

Options for 2023 Health Connector coverage

MAPAM - December 2022

Today's Topics:

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- 3 What's new about 2023 coverage?
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What is the Health Connector's Open Enrollment?

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



Open and Closed Enrollment



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 Connector's Open Enrollment is from November 1 to January 23
- During Open Enrollment, you can review the available health plan choices for coverage to begin on January 1
 - 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

Special Enrollment Periods

If you have a Qualifying Life Event, you can enroll in or change health insurance plans outside the annual Open Enrollment period.

- Life events that let you qualify may include:
 - Changes in household make-up, income, immigration status, or address
 - Certain other life changes, like getting married, having a baby, or losing job-based health insurance
- Report any Qualifying Event within 30 days of it occurring
 - You have 60 days from the date of the qualifying event to select a new plan
 - Payment and enrollment deadlines still apply during a Special Enrollment Period



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What do members need to do?

Renewal into a Health Connector Plan

The Health Connector follows guidelines to place members into their medical and dental plans each year.

- All Health Connector eligible and enrolled QHP (health plan) members who continue to be eligible on January 1 will be auto renewed into a plan
- During Open Enrollment, members can shop for and select new plans for the next year if they do not want to be renewed into their current plan

September 15, 2022

Notice Name: Final Renewal Notice
Notice ID: AUTO_REN
Member ID:
Ref ID:

It's time to renew your insurance coverage for 2023. 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.

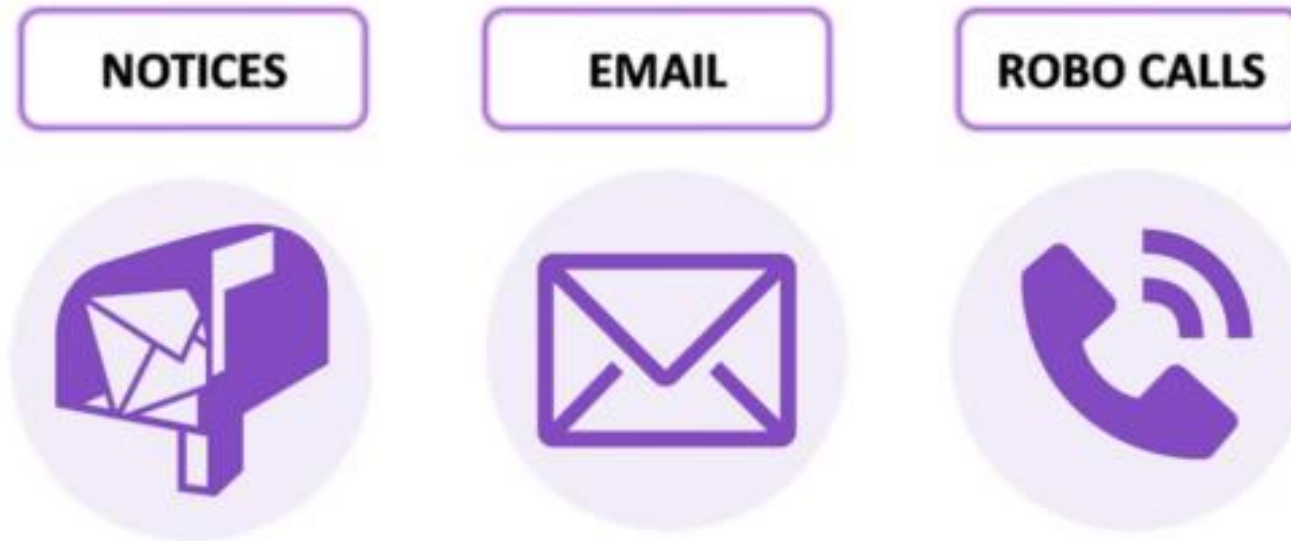
What you need to do:

1. **Review your information for 2023.** 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 2023 with our online Plan Compare tool at: www.MAhealthconnector.org/compare-plans
3. **Shop during Open Enrollment.** You may be able to save on the cost of your health plan for next year by comparing your available options for 2023
4. **Keep paying your monthly premium bill** by the 23rd of every month
5. **Send us documents as proof** of your information. Please follow the instructions in the letter that we sent you and send in your proof by its due date

Important Dates:

- **November 1, 2022.** First date to start shopping and comparing plans at MAhealthconnector.org.
- **December 23, 2022.** Pay your premium by this date to enroll in the plan you want for January.
- **January 1, 2023.** The first day of your new 2023 coverage. If there have been any changes to your program eligibility, January 1 is the date when those changes will start.

How does the Health Connector reach out?



Note: Members can access (download and print) their notices from the Member Portal.

Important Member Reminders:

Keep income and application up to date

Remember to update your income if your employment situation changes. Keeping your income information as accurate as possible helps make sure you:

- Get the right amount of help paying for health and dental insurance
- Have a lower risk of owing money to the IRS when you file taxes next year
- If you get Advance Premium Tax Credit (APTC), you can always adjust the amount you take by clicking on the Change Tax Credit link from the Find a Health Plan page of your application

Links:

- [How to update your income information – Massachusetts Health Connector \(mahealthconnector.org\)](https://mahealthconnector.org)
- [Health Coverage -Massachusetts State Health Connector-Individual & Families \(mahix.org\)](https://mahix.org)

Note: Be sure to send in any documents you owe, in the required 90-day timeframe to help avoid issues



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What's new about 2023 coverage?

Member Mailings

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



[Recipient Name]
[Organization Name]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip]

AllWays Health Partners Now Mass General Brigham Health Plan

Dear [Member name],

Starting on January 1, 2023, AllWays Health Partners will be part of the General Brigham Health Plan. This name change will not affect your coverage or the provider network.

Mass General Brigham Health Plan will reach out to current Health Partners members with updated information and ID cards in January. There is nothing you need to do.

Need help?

- **Call Customer Service** at 1-877-MA-ENROLL (1-877-623-6765) or TTY 877-623-7773.
- **We partner with community organizations** that can help you with your coverage. Depending on the organization, you can get one-on-one help by appointment, or by phone or video chat. Learn more at www.MAhealthconnector.org/Navigators.

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

[Recipient Name]
[Organization Name]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip]

Boston Medical Center HealthNet Plan Is Now WellSense Health Plan

Dear [Member name],

As you may know, Boston Medical Center HealthNet Plan is now WellSense Health Plan. This name change will not affect member coverage or the provider network.

WellSense Health Plan will reach out to current Boston Medical Center HealthNet members with updated information and ID cards. There is nothing you need to do.

Need help?

- **Call Customer Service** at 1-877-MA-ENROLL (1-877-623-6765), or TTY 877-623-7773.
- **We partner with community organizations** that can help you with your coverage. Depending on the organization, you can get one-on-one help by appointment, or by phone or video chat. Learn more at www.MAhealthconnector.org/Navigators.

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



[Recipient Name]
[Organization Name]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip]

Important: Worcester County ConnectorCare Changes for 2023

Dear [Member name],

Starting in 2023, Health New England (HNE) ConnectorCare plans will no longer be available in Worcester County.

ConnectorCare members in Worcester County who have a 2022 Health New England plan will be moved into a new plan, which will be the lowest-cost ConnectorCare plan available for 2023. The new plan may not have the same network of doctors and hospitals available, and members may decide to change plans during Open Enrollment to make sure their doctors and hospitals are in the new plan's network.

You can change plans during Open Enrollment

Open Enrollment will start on November 1, 2022. This is the time of the year when you can change plans for any reason. If you need help comparing your plan choices, call us at **1-877-MA-ENROLL** (1-877-623-6765) or TTY: 1-877-623-7773. You can also find ways to get help during Open Enrollment at www.MAhealthconnector.org/here-to-help.

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



[Recipient Name]
[Organization Name]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip]

[Date]

Changes to Tufts Premier Health Plan

Dear [Member name],

Starting in 2023, Tufts Premier Health Plan will no longer be offering health plans through the Massachusetts Health Connector. Members who are currently enrolled in a Tufts Premier plan will be automatically enrolled in a similar Harvard Pilgrim Health Care plan for 2023.

Members may decide to change plans during Open Enrollment to make sure they are in the plan that best meets their needs of the next year.

You can change plans during Open Enrollment

Open Enrollment will start on November 1, 2022. This is the time of the year when you can change plans for any reason. If you need help comparing your plan choices, call us at **1-877-MA-ENROLL** (1-877-623-6765) or TTY: 1-877-623-7773. You can also find ways to get help during Open Enrollment at www.MAhealthconnector.org/here-to-help.



2022 - 2023 Open Enrollment Plan Changes – Plan Shopping Display & Experience

Quality Rating System (QRS) star ratings are now available for each health insurance carrier on when shopping on [Mahealthconnector.org](https://mahealthconnector.org)

Quality Rating			
Overall Rating ⓘ	Member Experience ⓘ	Plan Administration ⓘ	Medical Care ⓘ
★★★★☆	Not Available	★★★★☆	★★★★☆

A star rating isn't a complete picture of the types of services and cares a health plan provides.

2023 Cost Sharing Savings for ConnectorCare members

ConnectorCare plans in 2023 will now include \$0 cost-sharing for some medications associated with diabetes, asthma, hypertension, and coronary artery disease

ConnectorCare plans in 2023 will now have \$0 cost-sharing for PCP sick visits and outpatient mental health visits



NOTE: Members should always check with their carrier to confirm that their doctor and provider visits and prescriptions are covered in their plan and what cost sharing is required.

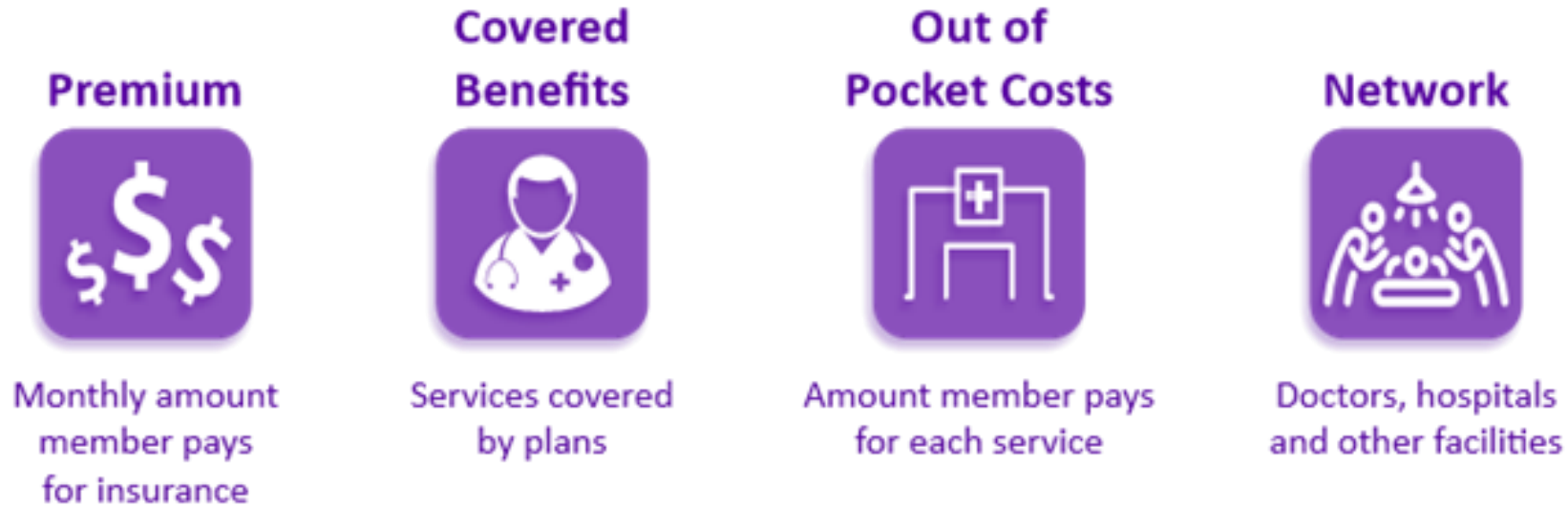


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How to compare plan options

Shopping and Comparison tools

When shopping, consider each of these items and use the tools available on MAhealthconnector.org to make comparisons.



MAhealthconnector.org/renew



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Find out about making payments

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 have shopped for their new plan by November 23rd
- If a member receives a bill for a premium they were not expecting, they still have until December 23rd to review and update their 2023 application, or shop for a lower cost plan before January 1 coverage

Submit online payments by clicking **Make a Payment** on the “My Enrollments” page.

Payments can only be taken by checking or savings account.

My Enrollments



Important: You chose a Health Connector health plan and are now able to pay and complete your enrollment. Click the **Make a Payment** button below to pay online.

Make a Payment

Pay your monthly health or dental premium online. Payments are due to the Health Connector by the 23rd of each month.
[Learn more about paying your premium bill](#)

Application Year: 2021 

Submit

Future Enrollment(s) 

Change Enrollment

Cancel Enrollment

Health Insurance Plan

View Detail

Billing: Open Enrollment Bill Messages –

Initial Bills



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

Primary member



Member ID



Bill date

November 01, 2022

Insurer: **Tufts Health Plan - Direct**

Plan name: **Standard Silver: Tufts Health Direct Silver 2000 II**



Total due
\$455.24
Please pay by
12/23/2022

◀ **You are not enrolled in AutoPay.**
Please make a payment by the due date.

Account activity

Plan's monthly premium		455.24
Advance Premium Tax Credit		-0.00
ConnectorCare subsidy:		-0
Your monthly premium:	\$	455.24
Last statement balance:		0.00
Total fees, discounts, and adjustments:	\$	0.00
What you owe by 12/23/2022:	\$	455.24

This bill is for your **January 2023** health plan through the Health Connector.

Important messages about your account:

After payment is received, we will send you a letter confirming your enrollment. Your insurance plan will also send more information.

This bill is for your new 2023 coverage. Please make sure to pay the amount due by December 23. If you don't pay this bill by the 23rd, you won't have coverage starting January 1.

Ways to pay your bill:

 **Online:** [MAhealthconnector.org](https://mahealthconnector.org)

 **Phone:** 1-877-MA-ENROLL (1-877-623-6765)

 **Mail:** Health Connector
P. O. Box 412612
Boston, MA 02241-2612

Payment Information

- If you are an existing member and changing insurance carriers, you'll receive a quote that reflects newly selected carrier, you must submit payment to start coverage in this new plan
- Members keep the same Member ID even if you select a new carrier
- Members staying in the same plan, should be aware of any premium change and pay the new premium by December 23rd
- Payment for coverage starting on January 1st is due on December 23rd
- Then each month, payments must be received by the 23rd
- Premium payments can be made:
 - Online through the payment center
 - By mail
 - By phone (new: pay by phone option)
 - Walk-In

For more information on how to make a Health Connector payment go to:

<https://www.mahealthconnector.org/how-to-pay>

How AutoPay Works

There are three types of AutoPay that a member can choose to set up:

1. Premium Amount
2. Current Amount
3. Custom Amount

If members select **Premium Amount** or **Current Amount** AutoPay types, that means the amount charged can change if their premium amount increases or decreases, and likewise if their amount due is different from their current premium amount for any reason, or different from the premium amount or amount due that the member saw on their account on the day they signed up for AutoPay.

This does not apply to **Custom Amount** AutoPay, where amount charged stays the same regardless of premium or amount due changes; for example, if premium decreases, member will still be charged the prior (higher) amount and will have credit on their account as a result.



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Getting Help and Resources

Where can you get help enrolling in health insurance coverage?

Free enrollment assistance is available through the Health Connector customer service and across Massachusetts through community partner organizations.

Customer Service

- 1-877-MA-ENROLL ([1-877-623-6765](tel:1-877-623-6765)), or TTY 1-877-623-7773 for people who are deaf, hard of hearing, or speech disabled
- For information about hours, days of operation, and more go to the [Health Connector Customer Service Call Center](#)

Community Partners

- Trained and certified Navigators and Certified Application Counselors, who speak many languages, can help you from application through enrollment into health insurance plans
- They can answer questions about eligibility, the application, payments, plan details, and health care reform rules and requirements
- It is recommended that you call ahead to schedule an appointment for help
- To find help in your language go to [Get Free Help Near You](#)



Questions?

Website links from presentation and other helpful resources

Individuals and families

- Health Connector website: [MAhealthconnector.org \(mahealthconnector.org/es/\)](https://mahealthconnector.org/es/)
- Full list of qualifying events for a special enrollment period: [MAhealthconnector.org/get-started/special-enrollment-period](https://mahealthconnector.org/get-started/special-enrollment-period)
- Information about immigration documents: [MAhealthconnector.org/immigration-document-types](https://mahealthconnector.org/immigration-document-types)
- Health Connector shopping and resource guides: [MAhealthconnector.org/help-center/resource-download-center](https://mahealthconnector.org/help-center/resource-download-center)
- Compare plans based on provider and medication preferences using the [Plan Comparison Tool](#)
- Find pricing from leading Massachusetts insurance companies with the “Preview Plans” button on the [application home page](#)

Website links from presentation and other helpful resources (continued)

- Individuals and families (continued)
- American Rescue Plan Information: MAhealthconnector.org/arp
- COVID-19 Information and Resources: MAhealthconnector.org/covid-19
- 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
- Enrollment assistance search: MAhealthconnector.org/help-center
- Health Connector Customer Service Call Center information: MAhealthconnector.org/about/contact
- Free help enrolling near you: MAhealthconnector.org/here-to-help
- Newly uninsured: MAhealthconnector.org/the-right-plan-right-now
- Video library: MAhealthconnector.org/help-center/video-library