



# Open Enrollment 2022 Briefing

**MAPAM Meeting**

**December 16, 2021**

# Agenda

- Overview of the Health Connector
- Key Considerations for 2022 Open Enrollment
- Questions
- Resources



# **Overview of the Health Connector**

**Open Enrollment: November 1, 2021 – January 23, 2022**

# 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 and may be eligible for the ConnectorCare program or for federal financial help
- People can also buy dental insurance through the Health Connector
- Small employers with fewer than 50 fulltime employees can offer health and dental plans through Health Connector for Business



# Overview of Health Connector Programs

Programs available to individuals & families	<b>ConnectorCare</b>	<p>Households up to 300 percent FPL receive a combination of federal premium tax credits with state premium and cost sharing subsidies</p> <ul style="list-style-type: none"> <li>• 2022 premiums can be as low as \$0 - \$134, on a sliding scale based on income; members may pay more based on the plan they select</li> <li>• Members can choose from one to four plans in 2022, depending on region</li> <li>• Plans have no deductibles and low cost-sharing</li> <li>• In 2022, 300 percent FPL is \$38,640 for a single individual and \$79,500 for a family of four</li> </ul>
	<b>Advance Premium Tax Credits (APTCs)</b>	Households above 300 percent FPL may be eligible for federal-only premium tax credits to reduce the cost of health insurance purchased through the Connector
	<b>Unsubsidized</b>	Households that do not qualify for state or federal subsidies can choose from a broad range of plans in tiers that range from bronze to platinum from leading health insurance carriers
Available to Employers	<b>Small Group</b>	Small employers with 50 or fewer full-time equivalent employees

# Health Connector's Carrier Options

The Health Connector is the only place in Massachusetts where, through one “front door”, individuals, families and small businesses can access and compare from among all leading commercial health and dental carriers.

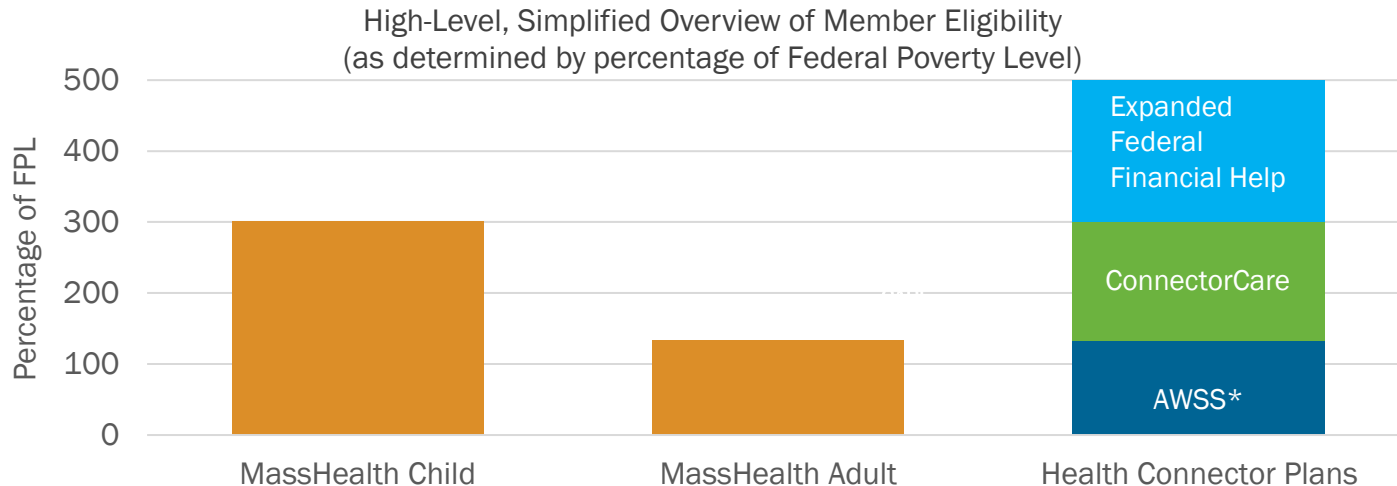


\*\*Participates in the ConnectorCare program

# Health Connector & MassHealth

The Health Connector and MassHealth share a common application and eligibility system at [www.Mahealthconnector.org](http://www.Mahealthconnector.org), but are two distinct agencies, with different staff, call centers, plans, and policies.

- The shared eligibility system allows for fluid movement of individuals between MassHealth and the Health Connector. This is beneficial for members who experience life changes that impact their eligibility
- As a portion of the populations served by MassHealth and the Health Connector are shared between our programs throughout the course of a plan year or within a family, it is not uncommon for both agencies to be involved in a household's health coverage
- This can also prove to be confusing for members and those assisting them, as with the completion of the single application an individual will receive letters of approval or denial from each agency



\*Individuals who are lawfully present and under 133% FPL, but otherwise do not meet Medicaid immigration requirements, may also be eligible for ConnectorCare programs.



# **Open Enrollment 2022 for Individuals & Families**

**Open Enrollment: November 1, 2021 – January 23, 2022**

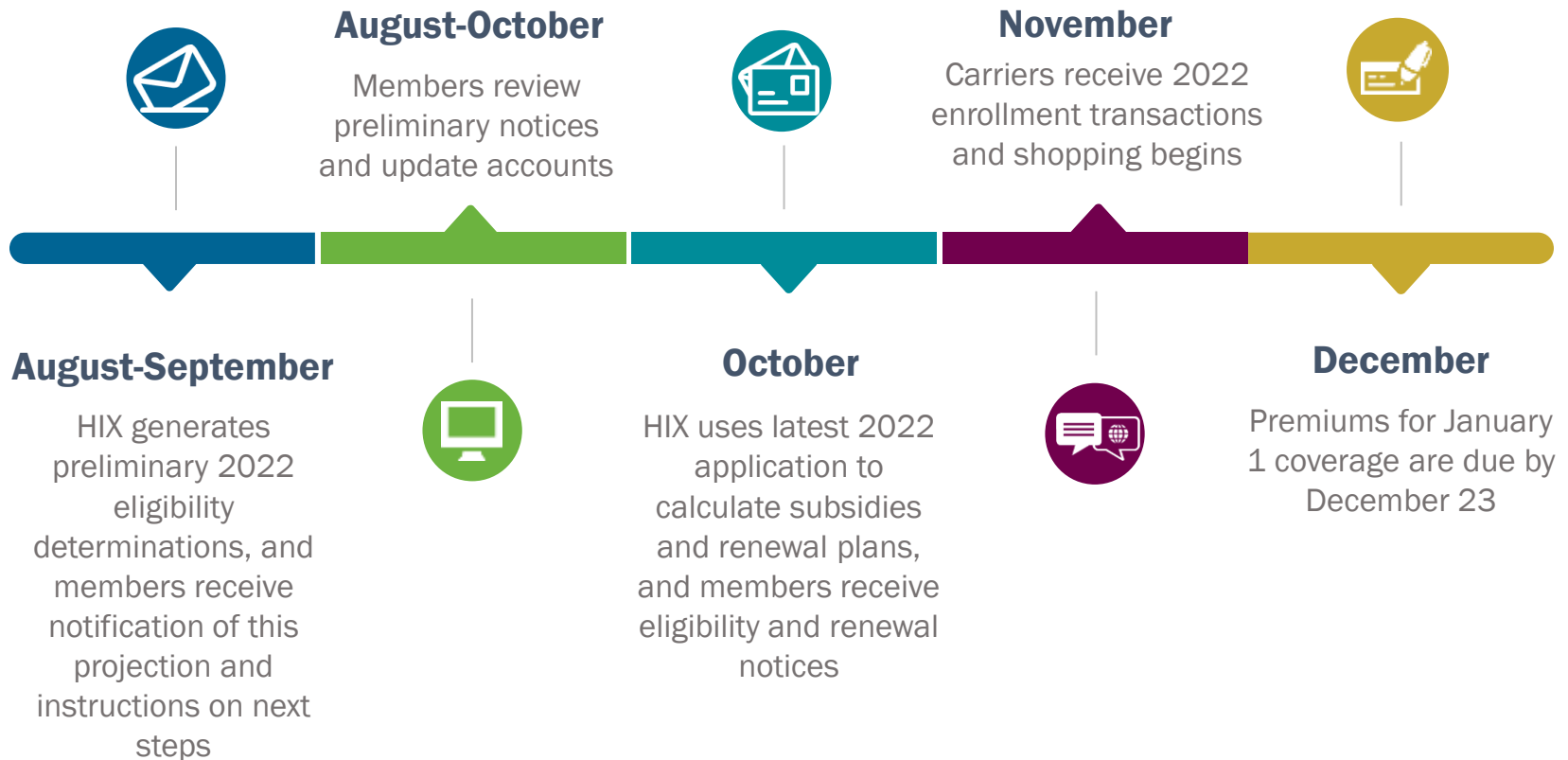
# Open Enrollment 2022

**The Health Connector is supporting members and applicants during Open Enrollment for plan year 2022, which began on November 1, 2021 and ends January 23, 2022.**

- Open Enrollment (OE) is the time of year when Massachusetts residents can enroll in or change health or dental plans for any reason
- Preparation for Open Enrollment begins months in advance, is multi-faceted and includes:
  - Technical system updates
  - Eligibility and enrollment changes for members
  - Communications and outreach
- Open Enrollment is an important time for members to engage with the Health Connector to find the coverage that best suits their household for 2022
- The Health Connector is working with a new contact center vendor for this Open Enrollment, aiming to provide a smooth and stable experience for any **new and our existing** members

# Open Enrollment 2022 Timeline

Open Enrollment activities began in August and have been progressing according to schedule.



# Open Enrollment Key Considerations

The Health Connector conducts outreach leading up to and throughout Open Enrollment encouraging members and residents to take action in advance of the upcoming plan year.

- Update income information
  - A higher number of amended 2020 tax returns resulted in the Health Connector not receiving necessary data to verify members' attested income amounts, members will need to update this information to avoid losing subsidies
  - Members need to update their income information, either online or by contacting the Health Connector, to make sure their income and household information is up to date to ensure they are found eligible for the correct subsidy amount
- Encourage individuals in need of coverage to apply through the Health Connector
  - The American Rescue Plan authorized the temporary expansion and enhancement of federal advance premium tax credits for 2021 and 2022 resulting in more individuals being eligible for financial help than ever before
  - The new "Get an Estimate" tool quickly shows interested individuals monthly premium estimates that reflect potential financial help, intended to dispel perceived affordability barriers
- Individuals may switch from COBRA continuation coverage to Health Connector coverage during Open Enrollment
- Individuals who received unemployment assistance in 2021 may see a higher premium in 2022



# Open Enrollment Key Considerations (cont'd)

**The Health Connector continues to offer support for members and applicants both virtually and in-person.**

- Navigators from 19 agencies with 35 locations across the state continue to offer virtual alternatives, as well as in-person assistance, to help individuals apply for, enroll in, and maintain coverage for 2022
  - New for this Open Enrollment is a new organization, the Lowell Community Health Center
  - Navigators provide assistance in 22 languages, with 16 organizations providing assistance in Spanish
- Continuation of monthly webinars to reach newly uninsured or individuals who are exploring new insurance coverage options
- Extended and special contact center hours to assist members in advance of key enrollment and payment deadlines

Contact Center Hours of Operation	Open Enrollment 2022	Closed Enrollment
Monday – Friday	8 AM – 6 PM	8 AM – 6 PM
Extended Weekday Hours	8 AM – 8 PM Dec. 22, Dec. 23, Jan 20, & Jan. 21	N/A
Special Weekend Hours	10 AM – 4 PM Dec. 18, Jan 22, & Jan. 23	N/A

# Other Key Considerations

## MassHealth Continuous Coverage Protections

- As part of the declaration of the federal public health emergency in 2020, individuals found eligible for coverage through MassHealth have remained protected in this coverage regardless of changes in circumstances that may have otherwise moved them out of MassHealth coverage.
- These coverage protections are expected to end with the end of the public health emergency and the Health Connector is actively working with MassHealth to ensure a seamless member transition.
- As more information and a timeline becomes available, we will send updates and details in collaboration with our MassHealth colleagues.

# **New Health Connector "Simple Sign-Up" Checkbox on DOR Schedule HC**

**Simple Sign-Up is a new way for Massachusetts taxpayers to get help with health insurance coverage – right from their 2021 state tax returns.**

- By checking the box, taxpayers are letting DOR and the Health Connector know they are interested in getting help enrolling in health insurance from the Health Connector. The Health Connector will then reach out to the taxpayer about how to enroll in health insurance coverage with personalized help.
- Schedule HC is a Massachusetts state tax form where individuals report any health insurance they had during the year.
- Please note: Married taxpayers must BOTH check the box to have their information sent over.

# Getting health insurance can be confusing, but the Health Connector can help.

## Most uninsured individuals qualify for low- or no-cost coverage through the Health Connector or MassHealth, the state's Medicaid agency

- Free, in-person help is available to help people apply and enroll in a plan.
  - [Help Center – Massachusetts Health Connector \(mahealthconnector.org\)](https://mahealthconnector.org)
- Applying for or enrolling in health insurance will not negatively affect someone's immigration status, and individuals may still apply even if someone in their household does not have a valid immigration status.
- Health Safety Net is not insurance and may leave someone with large bills if they become sick or injured.
- Checking the box is fast and easy, and the Health Connector will reach out to the taxpayer as soon as their tax return is processed and the authorized information is transferred.
- The Health Connector will reach out to people who “check the box” and provide them with an easy to understand estimate of the coverage they could qualify for, and provide them with help enrolling.
- Tax preparers can help this effort by encouraging taxpayers who need health coverage to take advantage of Simple Sign-Up by checking the opt-in box when filing their 2021 taxes.

# Sample from Schedule HC

## Schedule HC Uninsured for All or Part of 2021.

### **You might be eligible for low- or no-cost health insurance coverage.**

If you (and/or your spouse, if married filing jointly) do not have health insurance coverage, you might be eligible for health insurance coverage programs made available by the Commonwealth of Massachusetts. By filling in the oval below, you authorize DOR to share information from your tax return and attached schedules with the Health Connector. If you are married filing jointly, both spouses must check the box for the Health Connector to receive all of your information. The Health Connector will assess your eligibility for those coverage options, including low- or no-cost coverage, and contact you with information. See instructions.

**You:**  I authorize DOR to share this tax return including attached schedules with the Massachusetts Health Connector for the purpose of assessing my eligibility for insurance affordability programs and contacting me with information about the same.

**Spouse:**  I authorize DOR to share this tax return including attached schedules with the Massachusetts Health Connector for the purpose of assessing my eligibility for insurance affordability programs and contacting me with information about the same.

# Member Shopping Tools

As in years past, the Health Connector provides its applicants with plan comparison and provider search tools to assist in shopping for the most affordable plans that meet the unique needs of our members.

Find our 2021 to 2022 Plan Comparison tool at:  
<https://www.Mahealthconnector.org/compare-plans>

The screenshot shows the top navigation bar with the Massachusetts Health Connector logo and links for GET STARTED, LEARN, ABOUT, CREATE ACCOUNT, and Sign In. Below the navigation is a blue banner with a shopping cart icon and the text "2021 & 2022 Health Plan Comparison Tool". A sub-header reads: "If you are enrolled in a 2021 Health Connector health or dental plan and will renew your coverage for 2022, this tool can help you compare 2021 and 2022 plan benefits and costs, side-by-side." Two green buttons are visible: "COMPARE HEALTH PLANS" and "COMPARE DENTAL PLANS". Below these are two scrollable lists of plan options for 2021 and 2022.

HEALTH PLAN	PLAN NAME	HEALTH PLAN	PLAN NAME
AllWays Health Partners	Standard Platinum: Complete HMO 20 / .40	AllWays Health Partners	Standard High Bronze: Complete HMO 2750 35/75
AllWays Health Partners	Standard High Gold: Complete HMO 25 / .50	AllWays Health Partners	Standard High Gold: Complete HMO 25 / .50
AllWays Health Partners	Non-Standard Low Gold: Complete HMO 1500 35/36	AllWays Health Partners	Standard Silver: Complete HMO 2000 25 / .50
AllWays Health Partners	Standard Silver: Complete HMO 2000 25 / 50 / 300	AllWays Health Partners	Standard 25/50 ER

Find our provider & formulary search tool at:  
<http://planfinder.Mahealthconnector.org>,

The screenshot shows the top navigation bar with the Massachusetts Health Connector logo and a "Home" link. Below is the title "Plan Comparison Tool 2022 - Massachusetts" and the text "Powered by Consumers CHECKBOOK/CSS". An illustration of five healthcare professionals (a nurse, a doctor, a pharmacist, a therapist, and another doctor) is shown. Below the illustration is the text: "This tool can help you see what providers and prescription drugs are covered by the health and dental plans available to you through the Massachusetts Health Connector." A "Continue" button is visible. At the bottom, there is a section for "Individuals & Families" with a "Continue" button and a note: "MassHealth members looking for information about providers and facilities should visit the MassHealth Choices website to use the plan comparison and primary care provider search tools."

## Get an Estimate

See if you qualify for savings on your monthly health insurance premium through the Health Connector.

Answer a few questions about your household and we will check to see if you may qualify for savings to help lower your monthly health insurance premium and costs.

Choose your coverage year: \*

- 2021
- 2022

Enter your Massachusetts ZIP code: \*

New Get and Estimate Tool at: <https://betterhealthconnector.com/get-an-estimate>

# Reminders

## Update income and personal information as circumstances continue to change for so many individuals and families.

- It's important to **keep income information** as up to date as possible, this will ensure members are receiving appropriate financial help
  - Use additional member resources like tools and worksheets to determine income <https://www.Mahealthconnector.org/how-do-i-answer-questions-about-income>
  - Explore options for local assistance, available both in-person and virtually <https://my.Mahealthconnector.org/directory/categories/navigator>
  - We are updating an ever- growing video library to assist members in the application process, please share <https://www.Mahealthconnector.org/help-center/video-library>
- Encourage consumers to apply for coverage, **new and enhanced federal financial help** may make their monthly health insurance premiums more affordable than ever
- When filing 2021 taxes, residents can opt to share their information with the Health Connector requesting tailored outreach to remove administrative barriers and simplify enrollment in health insurance coverage

# Key Takeaways

- **Apply:** Open Enrollment runs from November 1 – January 23, 2022 for coverage beginning as soon as Jan 1, 2022, however, interested individuals **should always apply** as they may be eligible for a special enrollment period
- **Affordability:** More people may be newly eligible for **enhanced federal financial help** during this Open Enrollment, making monthly premiums more affordable because of the American Rescue Plan
  - The Health Connector’s unique shopping experience provides **cost-saving opportunities** to individuals of all income levels, even if they are not eligible for financial help
- **Update Information:** Remind consumers to **update their income information** on their applications, this may be why they see an increase in their monthly premium amount
- **Take Action:** Encourage consumers to **apply** for health insurance coverage **or seek assistance in learning** more about Health Connector coverage options
  - The American Rescue Plan is making health insurance coverage more affordable than ever before
  - In-person assistance is available at over 19 Navigator locations across the state
  - The Simple Sign-up initiative will allow tax filers, when completing their taxes, to request direct outreach from the Health Connector to learn more about financial help and receive assistance enrolling

# Questions





# Resources

**Open Enrollment: November 1, 2021 – January 23, 2022**

# Helpful Health Connector Resources

## Individuals and families

- Health Connector website: [MAhealthconnector.org](https://MAhealthconnector.org) ([mahealthconnector.org/es/](https://mahealthconnector.org/es/))
- Get an Estimate Tool: [Get an Estimate – Massachusetts Health Connector \(betterhealthconnector.com\)](https://betterhealthconnector.com)
- 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 free local help: <https://my.mahealthconnector.org/enrollment-assisters>

# PY 2022 ConnectorCare Enrollee Contributions\*

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Tufts Direct	\$0	\$0	\$47	\$90	\$148
3	HNE	\$32	\$31	\$59	\$132	\$208

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Tufts Direct	\$0	\$0	\$47	\$90	\$148
3	Fallon	\$0	\$0	\$47	\$90	\$156
4	AllWays Health Partners	\$43	\$40	\$72	\$149	\$225

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Tufts Direct	\$0	\$0	\$47	\$90	\$148
3	AllWays Health Partners	\$53	\$52	\$89	\$172	\$248

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$47	\$90	\$134
2	HNE	\$0	\$0	\$47	\$90	\$147

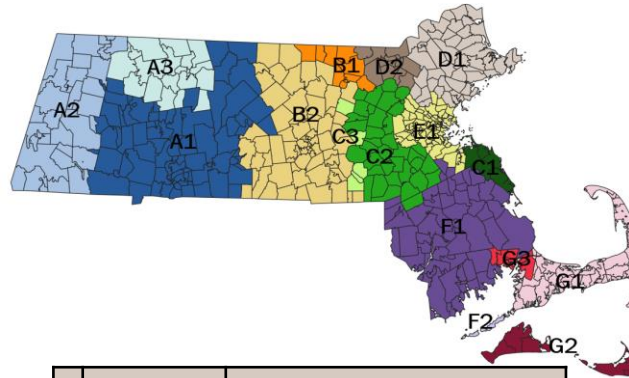
		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Tufts Direct	\$0	\$0	\$47	\$90	\$148
3	Fallon	\$0	\$0	\$47	\$90	\$156
4	HNE	\$27	\$25	\$51	\$121	\$196

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Tufts Direct	\$0	\$0	\$47	\$90	\$148
3	AllWays Health Partners	\$52	\$51	\$87	\$170	\$247

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	HNE	\$0	\$0	\$47	\$90	\$134

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	AllWays Health Partners	\$0	\$0	\$47	\$90	\$134

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Fallon	\$0	\$0	\$47	\$90	\$149
3	Tufts Direct	\$22	\$21	\$50	\$115	\$183
4	AllWays Health Partners	\$32	\$31	\$63	\$134	\$202



		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Fallon	\$0	\$0	\$47	\$90	\$149
3	HNE	\$0	\$0	\$47	\$95	\$161
4	Tufts Direct	\$22	\$21	\$50	\$116	\$183

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Tufts Direct	\$0	\$0	\$47	\$90	\$148
3	AllWays Health Partners	\$36	\$35	\$65	\$141	\$216

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$47	\$90	\$134
2	BMC	\$0	\$0	\$47	\$90	\$147

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Tufts Direct	\$0	\$0	\$47	\$90	\$148
3	AllWays Health Partners	\$43	\$40	\$72	\$149	\$225

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$47	\$90	\$134
2	Fallon	\$0	\$0	\$47	\$90	\$142
3	Tufts Direct	\$0	\$0	\$47	\$96	\$155
4	AllWays Health Partners	\$47	\$46	\$87	\$163	\$224

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	AllWays Health Partners	\$0	\$0	\$47	\$90	\$134

		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$47	\$90	\$134
2	BMC	\$0	\$0	\$47	\$90	\$147
3	AllWays Health Partners	\$63	\$63	\$110	\$198	\$274

\*Enrollee contribution amounts represent the maximum a member would pay based on their sub-region, plan type, and carrier chosen. Actual enrollee contributions may be lower according to a member's specific age, sub-region, and income. While this is consistent with prior years, a member may be more likely to pay less than the contribution published here in 2022 than in prior years due to increased costs via the American Rescue Plan.