



**REMINDER!**  
 Most Commonwealth Care members need to re-apply for health insurance to avoid a gap in their coverage. Open enrollment runs through March 31, 2014. Visit [MAhealthconnector.org](http://MAhealthconnector.org) for more information.

## ConnectorCare Plans: A new way to help you pay for health insurance

The Massachusetts Health Connector is a great place to find high-quality, affordable health and dental plans for you and your family. You may also be able to get help paying for your health insurance if you qualify for the Health Connector's ConnectorCare plans. ConnectorCare plans have lower monthly premiums and lower out-of-pocket costs. People who have a Commonwealth Care plan today will find that ConnectorCare plans are almost the same! Learn more about eligibility for ConnectorCare plans below, and if you would like to learn more or apply for these and other plans available through the Health Connector, including dental plans, go to [MAhealthconnector.org](http://MAhealthconnector.org) for more information.

### WHO IS ELIGIBLE?

Individuals or families living in Massachusetts with incomes at or below 300% of the Federal Poverty Level (FPL) may qualify for ConnectorCare. If you and your family qualify, your Plan Type will depend on your household income. Check out the table below for more information. Those with incomes above 300% FPL cannot qualify for a ConnectorCare plan, but may still be eligible for subsidies to reduce the cost of insurance. If you aren't sure whether you are eligible for subsidies, you can enter some information on [MAhealthconnector.org](http://MAhealthconnector.org) to see if you qualify.

Based on where you live, you may be able to choose from plans offered by the following insurers: Boston Medical Center HealthNet Plan, CeltiCare, Fallon Community Health Plan, Health New England, Minuteman Health, Neighborhood Health Plan, and Network Health.

Household Size	300% FPL
1	\$34,470
2	\$46,530
3	\$58,590
4	\$70,650

These health plans offer the same core set of services but may have different doctors or hospitals in their provider networks. Be sure to check out each plan in your area to see if your doctor or hospital is in the network.

*For households with more than 4 people, or for more information about FPL guidelines, go to [MAhealthconnector.org](http://MAhealthconnector.org).*

In addition to income eligibility, ConnectorCare members must:

- Live in Massachusetts
- Be a US Citizen, National, or immigrant that is lawfully present in the United States
- Not qualify to enroll in an employer's affordable, comprehensive health insurance
- Not be in jail
- Not qualify for Medicare, MassHealth (Medicaid) or other public health insurance programs

	FPL
Plan Type 1	0-100% FPL
Plan Type 2A	100.1-150% FPL
Plan Type 2B	150.1-200% FPL
Plan Type 3A	200.1-250% FPL
Plan Type 3B	250.1-300% FPL

### WHICH CONNECTORCARE PLAN CAN YOU QUALIFY FOR?

The cost of ConnectorCare plans differ depending on the health insurer and your Plan Type. The chart on the left shows the eligibility for different Plan Types according to Federal Poverty Levels (FPL). See the chart on the next page for a sample of ConnectorCare monthly premiums.

**LOWEST COST CONNECTORCARE PLAN PREMIUMS 2014**

	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B
<b>Lowest Cost Plan</b>	\$0	\$0	\$40	\$78	\$118

There are special coverage options for American Indians and Alaska Natives. American Indians/Alaska Natives may qualify for lower out-of-pocket costs through ConnectorCare plans and other Health Connector plans. Visit [MAhealthconnector.org](http://MAhealthconnector.org) to learn more.

**CONNECTORCARE BENEFITS & COPAYS**

Plan Type	Plan Type 1	Plan Types 2A & 2B	Plan Types 3A & 3B
Medical Maximum Out-of-Pocket (Individual/ Family)	\$0	\$750/\$1,500	\$1,500/\$3,000
Prescription Drug Maximum Out-of-Pocket (Individual/ Family)	\$250/\$500	\$500/\$1,000	\$750/\$1,500
Preventive Care/Screening/Immunization	\$0	\$0	\$0
Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays)	\$0	\$10	\$15
Specialist Office Visit	\$0	\$18	\$22
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	\$0	\$10	\$15
Rehabilitative Speech Therapy	\$0	\$10	\$20
Rehabilitative Occupational and Rehabilitative Physical Therapy	\$0	\$10	\$20
Emergency Room Services	\$0	\$50	\$100
Outpatient Surgery	\$0	\$50	\$125
All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services)	\$0	\$50	\$250
High Cost Imaging (CT/PET Scans, MRIs, etc.)	\$0	\$30	\$60
Laboratory Outpatient and Professional Services	\$0	\$0	\$0
X-Rays and Diagnostic Imaging	\$0	\$0	\$0
Skilled Nursing Facility	\$0	\$0	\$0
Retail Prescription Drugs:			
Generics	\$1	\$10	\$12.50
Preferred Brand Drugs	\$3.65	\$20	\$25
Non-Preferred Brand Drugs	\$3.65	\$40	\$50
Specialty High Cost Drugs	\$3.65	\$40	\$50

**IF YOU NEED HELP**

- **Visit [MAhealthconnector.org](http://MAhealthconnector.org).** You'll find lots of details here, including information in other languages.
- **Call Customer Service** at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. Call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturdays, 9:00 a.m. to 3:00 p.m.
- **For in-person help**, you can work with a Navigator or a Certified Application Counselor. These are people who have been trained to help you with the application process. For a list of Navigators or Certified Application Counselors in your area, visit [MAhealthconnector.org](http://MAhealthconnector.org).

