



Can you qualify for help paying for health insurance through the Health Connector? Let's find out!

Are you:

- Living in Massachusetts
- Not currently in jail
- A U.S. Citizen, National, or otherwise lawfully present in the U.S.
- Not eligible for affordable*, comprehensive health insurance through your employer
- Not eligible for Medicare, MassHealth (Medicaid), or other public health insurance programs
- An individual or family with income at or below 400% of the Federal Poverty Level (FPL) (see chart)

2013 Federal Poverty Guidelines

Household Size	133%	150%	200%	300%	400%
1	\$15,282	\$17,235	\$22,980	\$34,470	\$45,960
2	20,628	23,265	31,020	46,530	62,040
3	25,975	29,295	39,060	58,590	78,120
4	31,322	35,325	47,100	70,650	94,200

For households with more than 4 people, or for more information about FPL guidelines, go to: aspe.hhs.gov/poverty, MAhealthconnector.org, or HealthCare.gov

If you checked off all of the above, you may qualify for help paying for health insurance when you apply through MAhealthconnector.org! **You may be able to qualify for...**

Premium Tax Credits

- You may qualify for a premium tax credit if your family income is at or below **400% FPL**
- Premium tax credits help lower the cost of your monthly premium bills for health plans that you buy through the Health Connector
- Learn more about on the next page

ConnectorCare Plans

- You may qualify for a ConnectorCare plan if your family income is at or below **300% FPL**
- Based on where you live, you may be able to choose from plans offered by up to 5 different health insurers
- Monthly premiums and out-of-pocket costs vary by income
- Learn more on the next page



What kind of help can you get in paying for your health insurance?

Premium Tax Credits

If you qualify, the amount of premium tax credit that you get will be based on your income, family size, and the cost of certain health plans available to you. You can have the tax credit applied toward your monthly health insurance premium to lower your monthly bill.

For example:

Sally and Bob are a married couple living in Boston. They are both 35 years old and have a combined income of \$50,000 a year.

When they shop through the Health Connector, Sally and Bob choose the lowest-cost Silver Plan available to them (for more information on metallic tiers of plans, go to MAhealthconnector.org). This plan would have cost \$486 a month.

Because their income is under 400% FPL, Sally and Bob qualify for a tax credit of \$132 per month towards the cost of their health insurance. This means that their total monthly bill will be \$353.



ConnectorCare Plans

If you qualify for a ConnectorCare plan, you will be able to choose one of these plans when you shop through the Health Connector. These plans have **lower monthly premiums and lower out-of-pocket costs**. Premiums will vary based on your Plan Type and the cost of the plan that you choose.

For example:

Jim is 45 years old, lives in Boston, and earns \$30,000 a year. The new law says that a person at Jim's income should only have to spend \$209 per month on health insurance.

When he shops through the Health Connector, Jim qualifies for \$85 a month in tax credits. Because he earns less than 300% FPL, he also qualifies for a ConnectorCare plan. With the savings he gets from the premium tax credit and by choosing a ConnectorCare plan, his monthly bills may be as low as \$118 a month!



Choose a ConnectorCare plan* from:



ConnectorCare Members' monthly premiums can be as low as:

- **\$0** per month for Plan Type I (members between 0-100% FPL) and IIA (members between 100-150% FPL)
- **\$40** per month for Plan Type IIB (members between 150-200% FPL)
- **\$78** per month for Plan Type IIIA (members between 200-250% FPL)
- **\$118** per month for Plan Type IIIB (members between 250-300% FPL)

Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773 for more information. You can also get a list of Navigators and brokers who can help walk you through the process.

