



What you need to know about Open Enrollment

National health care reform

How is health care reform going to affect people in Massachusetts?

Some health insurance programs, like Commonwealth Care and Commonwealth Choice, will be ending. Through **MAhealthconnector.org**, you will be able to find out if you qualify for new low- or no-cost plans from MassHealth and the Health Connector – or new cost-savings programs such as premium tax credits and ConnectorCare plans.

You can find out if you qualify for any of these programs by applying online at **MAhealthconnector.org** during our open enrollment period from October 1, 2013, to March 31, 2014.

Enrolling in an insurance plan in 2014

Do I have to re-apply for health insurance?

If you need to re-apply for health insurance, you should get information in the mail explaining the steps you need to take.

- Everyone covered by **Commonwealth Choice**, **Medical Security Program**, or **Insurance Partnership** needs to re-apply, because these programs will be ending.
- Many people need to re-apply if they have **Commonwealth Care**, because Commonwealth Care will be ending and replaced with new ways to get help paying for insurance.

Open Enrollment is from October 1, 2013, to March 31, 2014.

Apply today at **MAhealthconnector.org**.



- People should also re-apply if they have **Health Safety Net**, or if their children are covered through the **Children's Medical Security Program**. Health Safety Net and Children's Medical Security Program are not ending, but people may be able to get better coverage and avoid paying a tax penalty if they apply for insurance through the Health Connector.

Everyone should remember to include all members of their household when they re-apply.

In general, the open enrollment period from October 1 to March 31 is the only time of year that you will be able to apply and enroll in a plan.

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Questions? Visit **MAhealthconnector.org** or call **1-877 MA ENROLL** (1-877-623-6765) or TTY 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m. From October 1 to March 31, call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturday, 9:00 a.m. to 3:00 p.m.

What you need to know about Open Enrollment (continued)

Do I have to change plans?

Yes, you will have to choose a new plan, but you can choose one that is similar to the plan you have now.

Will my doctors, hospitals and other providers be the same?

You may also be able to keep the same providers, as long as they work with the health plan you choose. Find out which providers are available by using the Plan Helper tools on MAhealthconnector.org.

How can I buy dental insurance?

Dental plans will now be available for adults, children, and families when you shop through the Health Connector. You may be able to get help paying for dental insurance with premium tax credits. Read more about tax credits in the next section.

Paying for health insurance in 2014

Will my new plan cost the same?

Each plan's co-pays and benefits may be slightly different. When you shop for a new plan on MAhealthconnector.org, you will see they are grouped in metallic levels to make it easy for you to compare:

- **Platinum plans** have the highest premiums, but the lowest co-pays and deductibles.
- **Gold** and **Silver** plans have lower premiums, but higher co-pays and deductibles.
- **Bronze** plans have the lowest premiums, but the highest co-pays and deductibles.

If you qualify, you will be able to choose from ConnectorCare plans when you shop for health insurance. All of the Health Connector plans at every level offer important health benefits and meet the state's Seal of Approval for quality.

What are ConnectorCare plans?

ConnectorCare plans are similar to Commonwealth Care plans that exist today. ConnectorCare plans have low- or no-cost monthly premiums and lower out-of-pocket costs. If you qualify, ConnectorCare plans offer the best value and most savings possible.

What is a premium tax credit?

A *premium tax credit* is money that the federal government pays directly to your insurance company every month so that you have lower monthly premiums. If you qualify for a premium tax credit, you may be able to use some of the tax credit towards the purchase of dental insurance as well.

Will I qualify for help paying for my health insurance?

All of the programs that help you pay for health insurance, like premium tax credits, ConnectorCare plans, and MassHealth are based on your income and household size. You may qualify for MassHealth if you are disabled or have certain health conditions, even if you don't qualify based on income. Go to MAhealthconnector.org, fill out your application, and find out what you can qualify for.

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Setting up an online account

Follow these steps to set up your online account at MAhealthconnector.org.

1. Go to MAhealthconnector.org.
2. Click on the **Click Here** button in the first green box.
3. Go to **My Account**.
4. Click on **Create account**.
5. Choose a user name, **then** choose a password.
 - ➔ Make sure you can remember your user name and password. Write them somewhere where you can find them again when you need them.
6. Then answer a few security questions so our system can find your user name and password if you can't remember one or the other.



That's it, you're done! You can use your account to save any information you find about health plans. Once you begin to apply, your application will be saved in your account too, along with any notices we send you.

Before you apply

Here is a list of information and documents that you may want to gather before you start your new insurance application.

- Social Security numbers for all people who are applying, **or**
- An immigration document for all non-U.S. citizens who are applying. *You can find more information at MAhealthconnector.org by clicking on **Acceptable proof** on the left menu.*
- A copy of your federal tax return from last year. If you did not file taxes last year, or your income has changed since last year, have information about your current income ready (such as recent pay stubs or an unemployment award letter).
- Home or mailing address for everyone in your household who needs insurance.
- If your employer offers health insurance, ask these questions:
 - ▶ Do any of the health plans that the employer offers meet the “minimum value” standard? *Learn more about the **minimum value** standard at MAhealthconnector.org.*
 - ▶ What is the employee contribution to the **lowest-cost** health plan offered for an individual? \$ _____
How often? Weekly Every 2 weeks Twice a month Monthly

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Where to get help

If you need help or have questions about this open enrollment period, you can find it here:

- Visit **MAhealthconnector.org**. Take your time and explore the site. 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. You can call Monday to Friday, 8:00 a.m. to 6:00 p.m. During our open enrollment period, from October 1 to March 31, you can call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturdays, 9:00 a.m. to 3:00 p.m.
 - ▶ Call if you need help starting the application or have questions.
 - ▶ Call if you need an application in large print or another accommodation to apply.
 - ▶ Call if you need help in another language.
- For in-person help, you can work with a Navigator or a Certified Application Counselor at a local hospital or community health center. 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** or call Customer Service.

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