



Dear [First Name] [Last Name],

All Commonwealth Choice plans are ending by March 31, 2014 (or sooner), and members must enroll in a new health insurance plan by March 24, in order to have coverage for April 1. To make the transition to new coverage easier for you, we are giving you two options for enrolling in a new plan.

Option 1 - Fast Path to enrollment

We have worked with your health insurance carrier to find a new Health Connector health insurance plan that is most similar to your current Commonwealth Choice plan.

You are currently enrolled in [plan name] through [carrier name].

[carrier name] has informed us that the most similar Health Connector plan available in 2014, is:

[plan name] through [carrier name] with a monthly premium of \$[premium].

If you would like to be enrolled in this new plan with coverage starting April 1, all you need to do is **pay your first premium bill by March 24, 2014**. If you enrolled as a family through Commonwealth Choice, your family will be enrolled together in your new Health Connector plan if you decide to enroll in this plan.

Option 2 - Shop and enroll online

The Health Connector offers many other health plans, from up to **10 different health insurance carriers**. Other plans may have lower monthly premiums or different provider networks. You may also want to buy dental insurance for you or your family. If you want to choose Option 2, you will need to follow the instructions on page 4 for shopping and enrolling online. **Please apply as soon as possible to ensure you have coverage for April 1.**

Thank you,

Massachusetts Health Connector

Important: Your ability to qualify is based on the information you gave us for Commonwealth Choice

If you choose Option 1, the Health Connector plan and monthly premium are based on the information that we have about you from your application for Commonwealth Choice. This is the information we have about you:

- [Member Name]
- Born on [birthdate]
- Zip code: [Zip code]
- Number of people in your household: [family size]

If your information has changed, or if the information we have is wrong, you must re-apply online at MAhealthconnector.org by March 24, 2014, in order to have coverage for April 1.

Keep reading

In this packet, you'll find more information about:

- **How to compare different plans online**
- **Steps to apply and enroll in a new plan**
- **Where to get help**

Next steps

After you make a decision about the type of coverage you want, follow the steps below to make sure that you are enrolled.

What you need to do next

First, review your options by looking online at other plans you may want to enroll in. See more information on page 3 about your different choices. Then, follow one of the steps listed below.

➔ If you want to enroll in a plan that is *not* the Fast Path plan

Apply online as soon as possible. **You must complete your enrollment by March 24 in order to have coverage for April 1.** Follow the instructions on the page 4 to complete an application and enroll online.

➔ If you want to be enrolled in the Fast Path plan

Wait to receive an invoice from us. **You must pay your first premium bill by March 24.** As long as you pay your first premium, you will be enrolled in that plan for coverage that starts April 1.

Please note: we will not draw an automatic debit to pay this premium bill, even if you have paid your Commonwealth Choice bill this way in the past. If you choose this option, you will need to pay your premium by sending a check or money order in the mail when you get your bill from the Health Connector. If you want to pay your bill through an automatic debit, you must follow the instructions on page 4 for applying, enrolling, and setting up payments online.

Important: by enrolling and paying for the Fast Path plan in this packet, you are attesting that you are eligible to enroll in health insurance plans through the Health Connector. To enroll in a Health Connector plan, you must meet to the following Health Connector eligibility requirements:

- You live in Massachusetts;
- You are a U.S. citizen, national, or otherwise lawfully present in the U.S.; and
- You are not in jail at this time.

If you send us a payment to enroll in a health insurance plan through the Health Connector, you are attesting to the above requirements. See *the law at 45 C.F.R. §155.305(a)*.

➔ If you don't want to get health insurance through the Health Connector

Just ignore the premium bill that you receive in the mail. If you do not pay this bill, you will not be enrolled in a plan.

➔ If you already started an application online

If you started an application but did not finish, please log back into your account at MAhealthconnector.org and complete and submit the application.

Review other options

You can choose to apply and enroll in a different Health Connector plan than the one listed on the first page. You can also choose to apply for help paying for insurance.

Other Health Connector plans to choose from

The plan highlighted on the previous page is not the only plan you can choose to enroll in. The Health Connector now offers more plans than ever before.

Depending on where you live, you may be able to choose from plans offered by the following health insurance carriers:

Blue Cross Blue Shield of MA	Health New England
BMC HealthNet Plan	Minuteman Health
CeltiCare Health Plan	Neighborhood Health Plan
Fallon Community Health Plan	Network Health
Harvard Pilgrim Health Care	Tufts Health Plan

Plus dental insurance plans from:

Delta Dental of Massachusetts

Altus Dental

To find out which plans are available in your area, you will need to browse online at MAhealthconnector.org.

Help paying for insurance

You may also want to see if you qualify for help paying for coverage. National health reform changes mean that more people than ever before will qualify for ways to save on health care. Depending on your income and household size, you may be able to qualify for programs that help you save money, like tax credits that lower the cost of your monthly insurance premiums, and ConnectorCare plans, which have lower premiums and lower out-of-pocket costs. Learn more about these programs by visiting BetterMAhealthconnector.org/learn/resources.

If you want to find out if you qualify for help paying for insurance, apply online at MAhealthconnector.org, following the instructions on page 4.

How to browse plans online

If you just want to review the health and dental plans that are available to you, you can browse the plans on our website by following these steps:

1. Go to MAhealthconnector.org
2. Click on the green button on the left hand side of the screen to shop for coverage that starts in 2014
3. Click on Individuals & Families, then Get Started
4. Answer a few questions, such as the number of people in your household, your name, and zip code
5. When you get to the question that asks for your household income, choose “I prefer not to provide my income”
6. Browse plans. You can use the Plan Helper tool to filter the list of plans by features like annual deductible, co-insurance, and providers. The Health Connector plans are grouped into metallic tiers—Platinum, Gold, Silver, and Bronze—to make it easier for you to compare the benefits in each plan
7. If you find a plan that you want to enroll in, you will need to go back to the homepage and follow the instructions on page 4 for setting up an online account and applying, before you will be able to buy the plan

Help with enrolling

Follow the steps on this page to complete your enrollment online if you are not choosing the Fast Path plan. Or, contact a Navigator or Certified Application Counselor who can help you with any questions you have.

Apply and enroll online

1. Go to MAhealthconnector.org, and click on the green button on the left hand side of the screen to shop for coverage that starts in 2014
2. Click on **Individuals & Families**, then **Get Started**
3. Click on **Create Account** if you have not created an account already. Or, choose **Log In** if you have already created an account
4. Fill out the required information, including a user name and password
5. After your account is created, start your application by answering all of the questions that appear on screen
6. When you get to the question, “Would you or a family member like to get help paying for all or part of your health care coverage?,” choose YES if you want to see if you qualify for help paying for insurance. You will need to answer additional questions about your household income. If you want help paying for insurance, you will need to wait for a notice in the mail to find out if you qualify, before you can complete your enrollment

If you choose NO, you should be able to complete your shopping and enrollment online the same day

Helpful tips

Best browsers for our website

- Google Chrome is the best web browser for MAhealthconnector.org. Firefox, Opera, and Safari are other web browsers that also work well. The website is currently not compatible with Internet Explorer 11

Setting up an online account

- Create a password that includes 1 upper case letter, 1 lower case letter, at least one number, and a special character (such as *&!@)

Paying your bill

- If you want to pay your monthly premium online, you must set up electronic payments before you check out. You will not be able to add this option later on if you log out first. If you do not set up electronic payments before you check out, you will need to pay by check or money order when you get your bill in the mail
- If you pay your bill by check or money order, please make sure to include the payment coupon (bottom half of the bill) in the envelope with your payment

Questions?

If you need help understanding your choices, please find a Navigator or Certified Application Counselor in your area and schedule an appointment. These are people who have been trained to help you with the application and enrollment process.

For a list of Navigators and Certified Application Counselors, go to BetterMAhealthconnector.org/get-help.

You can also call Health Connector Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. Through March 31, we're here Monday to Friday, from 7:00 a.m. to 7:00 p.m., and Saturdays, 9:00 a.m. to 3:00 p.m.