



## ConnectorCare Health Plans: Affordable, high-quality coverage from the Health Connector

ConnectorCare plans are affordable health insurance plans offered through the Massachusetts Health Connector. They have low monthly premiums and low out-of-pocket costs, with no deductibles.

### WHAT KIND OF COVERAGE DO YOU GET WITH CONNECTORCARE?

ConnectorCare plans offer great coverage with important benefits like doctor visits, prescription medications, and emergency care. ConnectorCare plans have **low monthly premiums, low co-pays, and no deductibles**. There are different ConnectorCare Plan Types, which are based on your income. All of the plans offered for each Plan Type will have the same benefits and co-pays for covered services. You can see the co-pays for different services in the chart on the next page, as well as examples of the monthly premiums for each Plan Type.

ConnectorCare plans are offered by some of the leading insurers in the state. Depending on where you live, you may be able to choose from ConnectorCare plans offered by: Boston Medical Center HealthNet Plan, CeltiCare, Fallon Health, Health New England, Minuteman Health, Neighborhood Health Plan, and Tufts Health Plan Direct. Each insurer’s plan may have different doctors or hospitals in their provider networks. Be sure to use our new Find a Provider tool at **ProviderDirectory.MAhealthconnector.org** to see if the providers you want are in a plan’s network before you enroll.

### WHO CAN QUALIFY FOR A CONNECTORCARE PLAN?

People with household incomes that are at 300% of the Federal Poverty Level (FPL) or lower may qualify for ConnectorCare. If your income is higher than 300% of the FPL, you won’t qualify for a ConnectorCare plan. However, you may still be able to get tax credits that help to lower the cost of your monthly premiums. You can enter some information on MAhealthconnector.org to see which programs you may qualify for.

Household Size	300% FPL
1	\$35,310
2	\$47,790
3	\$60,270
4	\$72,750

*For each additional person in the household, add \$12,480*

In addition to qualifying based on income, ConnectorCare members must:

- Live in Massachusetts
- Be a US Citizen, National, or lawfully present immigrant 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

### WHICH CONNECTORCARE PLAN CAN YOU QUALIFY FOR?

The cost of ConnectorCare plans are different, depending on the health insurer and the Plan Type. The Plan Type that you qualify for is based on your income. The chart on the right shows the FPL ranges for different ConnectorCare Plan Types.

Plan Type	FPL RANGE
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

*There are different 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 to learn more.*

LOWEST COST CONNECTORCARE PLAN PREMIUMS 2016					
	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B
<b>Lowest Cost Plan</b>	\$0	\$0	\$43	\$82	\$123

CONNECTORCARE BENEFITS & CO-PAYS				
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

**QUESTIONS?**

- You can find more information about ConnectorCare on our website at [MAhealthconnector.org](http://MAhealthconnector.org).
- **Get free, in-person help.** The Health Connector has support staff at several locations in Massachusetts. You can also get free help from an Enrollment Assister. These are people who have been trained to help you with the application and enrollment process. For a full list of places to get help, go to: [www.MAhealthconnector.org/help-center](http://www.MAhealthconnector.org/help-center)

