

## Open Enrollment 2018 in Massachusetts

*Most reports about open enrollment from national news sources and national organizations are talking about the federal Marketplace. Massachusetts is one of only 15 states that do not use the federal Marketplace. The following information is for Massachusetts.*

Open Enrollment in MA is **Nov. 1, 2017 to Jan. 23, 2018**. This is for people obtaining health insurance coverage on their own (not through an employer or group) for coverage starting January 1, 2018 or February 1, 2018.

The on-line application and information about enrollment and plans in MA are at <https://www.mahealthconnector.org/>

The Health Connector is still providing full funding for marketing to get the word out about open enrollment and for grants to Navigator organizations to help people enroll, choose a plan, update their information and change plans.

### **Link to Community-Based Enrollment Assistance**

A list of Navigator organizations and other Certified Application Counselors is available here: <https://my.mahealthconnector.org/enrollment-assisters>

### **Link to Health Connector Call Center & Walk-In Locations**

<https://www.mahealthconnector.org/about/contact>

### **ConnectorCare**

People who need help paying for health insurance like ConnectorCare or Advanced Premium Tax Credits must obtain their health insurance through the Connector. (People can also purchase insurance directly from an insurance company during open enrollment, but will be charged the full price).

All the insurance carriers offering ConnectorCare plans include the same benefits and charge the same copayments. However, different carriers include different doctors and hospitals and charge different premiums for their ConnectorCare plans.

### **Link to ConnectorCare Shopping Guide**

<https://www.mahealthconnector.org/wp-content/uploads/ConnectorCare-shopping-guide-2018.pdf>

These are the ConnectorCare plans from the five insurance carriers available in 2018:

- BMC Health Net Plan - ConnectorCare
- Tufts Health Plan Direct - ConnectorCare

- Health New England - ConnectorCare
- Fallon - ConnectorCare
- Neighborhood Health Plan - ConnectorCare

The Connector divides Massachusetts into 14 regions. In each region the lowest cost carrier is available to ConnectorCare members at the lowest premium contribution. Premiums will be higher for other carriers. The lowest premium contributions by income are:

ConnectorCare Plan Type	% of Federal Poverty Level	Monthly Premium Per Member
1 and 2A	0-150%	0
2B	Over 150-200%	\$44
3A	Over 200-250%	\$84
3B	Over 250-300%	\$126

**A Map and Table showing the monthly ConnectorCare premium contributions for each Region of the state in 2018 is available here:**

<https://www.masslegalservices.org/content/connectorcare-premiums-2018>

### **2017 ConnectorCare Members in 2018**

Most ConnectorCare members in 2017 have been automatically renewed and re-enrolled into the same insurance carrier’s plan for 2018. However, some will need to take action during open enrollment in order to avoid a premium increase.

### 2017 ConnectorCare Members No Longer Eligible in 2018

Almost 50,000 ConnectorCare members were notified that they will not be eligible for ConnectorCare in 2018. They will be automatically enrolled into Health Connector plans at full price with no subsidy for 2018 unless they take action.

- Some people are losing ConnectorCare because the Connector could not verify their eligibility for 2018 using electronic sources. They need to communicate with the Connector to supply updated information and obtain a new eligibility determination.
  - Certified Application Counselors and Navigators can help people in this situation update their online accounts.
  - More information is available here: <https://www.mahealthconnector.org/help-center-answers/why-dont-i-qualify-for-subsidies>
- Some people are losing ConnectorCare because they are no longer eligible for ConnectorCare or an Advance Premium Tax Credit. These people will be able to obtain the same coverage at lower cost if they purchase a “silver” plan directly from the carrier and not through the Connector. They should shop around for different plans on and off the Connector.

2017 ConnectorCare Members with a Carrier that is no longer the lowest cost ConnectorCare plan for 2018

In 3 regions of the state including Worcester and Cape Cod (regions B1, G1 and G3) the lowest cost carrier is no longer BMC Health Net Plan. To remain in the lowest cost plan in 2018, people in these regions who are enrolled in BMC will need to change to a different carrier.

ConnectorCare eligible individuals who did not enroll in 2017

In 2017 over 25,000 people were found eligible for ConnectorCare Plan Types 1 and 2A with no premium contribution, but did not take the next step of selecting a plan and enrolling in coverage by the deadline. These people remained uninsured in 2017 and even lost access to the Health Safety Net (except for dental which ConnectorCare does not cover). Open enrollment is an opportunity for them to update their eligibility, and enroll in ConnectorCare coverage for 2018.

Please send any questions or comments about this flyer to [vpulos@mlri.org](mailto:vpulos@mlri.org)