

Open Enrollment 2020 and ConnectorCare:

November 1, 2019 to January 23, 2020

Were you enrolled in ConnectorCare in 2019?

If so, you should have gotten a letter from the Health Connector about your coverage in 2020. Read the letter. You may need to take action to remain enrolled in the best plan for you in 2020.

Check to see if you will still qualify for ConnectorCare in 2020

- If not, many of the reasons ConnectorCare members are not automatically renewed into ConnectorCare for the following year can be fixed.
 - You may need to update your income or household information
 - You may need to file a tax return for a past year in which you received ConnectorCare, or
 - You may need to supply other missing information.
 - After you have updated your information, you will get a new notice about whether you qualify for ConnectorCare in 2020
- If you no longer qualify for ConnectorCare because you are now eligible for Medicare, SHINE counselors can help you learn more about Medicare coverage and available Medicare supplement plans
 - For SHINE, call 800-243-4636, Press 3 (landline) or 5 (cell phone) to be connected
- If you no longer qualify for ConnectorCare or a premium tax credit based on your income, you may be enrolled into the same health plan for 2020 but at full cost to you. If you cannot afford to pay the full premium cost, you must take action to select a lower cost plan.
- If you do still qualify for ConnectorCare in 2020, the notice will include information about what your premium will be in 2020 if you remain in the same plan, and what the premium will be if you select a different plan from those ConnectorCare plans available to you in 2020
 - Check that you are in the plan you want to be in for 2020
 - If not, during open enrollment you can freely change to a new plan available in your area for coverage starting Jan 1, 2020

Were you found eligible for ConnectorCare in 2019 but missed the enrollment deadlines?

This is your chance to update your application and if you are still eligible for ConnectorCare, enroll in affordable coverage starting Jan 1, 2020.

- To enroll you must select a health plan and pay any premium due by a deadline. Depending on your income, you may not owe a monthly premium.
- The deadlines to select a plan and pay any premium due are by Dec. 23, 2019 to be enrolled on Jan 1, 2020 or by Jan. 23, 2020 to be enrolled Feb 1, 2020.

Are you uninsured and looking for health coverage?

Unless you were found eligible for ConnectorCare in 2019 but missed the enrollment deadlines, you can apply for ConnectorCare and, if you are eligible, you can enroll for the remainder of 2019.

To enroll in ConnectorCare by the 1st of the month, you must select a plan and pay any premium due by the 23d of the prior month. That means to enroll for coverage starting Dec. 1, 2019, you must select a plan and pay any premium due by Nov. 23, 2019.

You can apply for and enroll in health coverage for 2020 during open enrollment from Nov. 1, 2019 to January 23, 2020.

If you qualify for MassHealth, you can enroll at any time of year.

For help understanding your health insurance eligibility and enrollment options call or visit:

- Health Connector Customer Service: 1-877-MA ENROLL (877-623-6765)
- Health Connector Walk-in Center Locations in Boston, Brockton, Worcester and Springfield: <https://www.mahealthconnector.org/about/contact>
- Health Connector website: <https://www.mahealthconnector.org/>
 - Look for 2020 information after November 1, 2019
- In-person help from patient financial counselors at your local hospital or community health center or other organizations offering enrollment assistance: <https://my.mahealthconnector.org/enrollment-assisters>
- MLRI's ConnectorCare Advocacy Guide (May 2019) : <https://www.masslegalservices.org/content/connectorcare-advocacy-guide>
- MassLegalHelp <https://www.masslegalhelp.org/health/connectorcare>