

Program Name: ConnectorCare

**Agency:** Massachusetts Commonwealth Health Insurance Connector Authority Description: 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.

**Website:** [www.mahealthconnector.org](http://www.mahealthconnector.org)

**Eligibility:**

- Individuals not otherwise eligible for MassHealth, from 133.1% FPL to 300% FPL are eligible for ConnectorCare. A variety of price and coverage plans are available for individuals and families, which are offered via private health insurance companies. If income is higher than 300% FPL, one will not qualify for a ConnectorCare plan.
- However, one may still be able to get federal tax credits that help to lower the cost of monthly premiums.

**Limitations:**

- Coverage includes: doctor's visits, hospital stays, emergency services, prescription drugs, and mental health services (unlike MassHealth, it does not cover dental, eyeglasses, or long term services and supports). Each insurer's plan may have different doctors or hospitals in their provider networks. Use the Find a Provider tool at [ProviderDirectory.MAhealthconnector.org](http://ProviderDirectory.MAhealthconnector.org) to see which providers are in a plan's network.
- Immigrants: Open to all legally documented immigrants who otherwise qualify.

**Amount:**

Premiums and co-pays vary based on income, age, location, and tier of coverage plan. No deductibles.

The cost of ConnectorCare plans differs depending on the health insurer and the Plan Type. The Plan Type 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	2024 Lowest-cost Monthly Premium, per person
Plan Type 1	0–100%	\$0
Plan Type 2A	100.1–150%	\$0

Plan Type 2B	150.1–200%	\$49
Plan Type 3A	200.1–250%	\$96
Plan Type 3B	250.1–300%	\$142
Plan Type 3C*	300.1–400%	\$219
Plan Type 3D*	400.1–500%	\$255

\*Plan Types 3C and 3D are new plan types for plan year 2024.

#### **How to Apply:**

Apply online through the state's Health Connector website: [www.mahealthconnector.org](http://www.mahealthconnector.org)

Apply by phone at 1-877-623-6765, or in person at a MassHealth Enrollment Center.

Linked Services? None

**Right to appeal?** Yes, legal notice from MassHealth/Connector denying application will include appeal information. Must appeal a decision within 30 days of receipt of denial notice or 120 days if no written response by MassHealth/Connector to application.

**Retroactive?** Plans are effective first of next month. If eligible, can get Health Safety Net care while waiting for ConnectorCare to kick in.