Catastrophic Plans for Individuals and Families

Catastrophic health plans are available for certain qualified individuals, to protect them from worst-case scenarios. These plans typically have lower monthly premiums than other comprehensive plans, but have the highest deductibles of any plans available through the Health Connector. If you enroll in a catastrophic plan, you will not be able to get any help with paying your premium through tax credits or subsidies.

**LOWER PREMIUMS, HIGHER DEDUCTIBLES**
A catastrophic plan covers the same essential health benefits as other health insurance plans offered by the Massachusetts Health Connector. However, these plans have the highest deductibles (the amount you will have to pay out-of-pocket before your health plan will pay for covered services) of any other plans available through the Health Connector. The exception is preventive benefits—catastrophic plans include three primary care visits per year, which are not subject to the deductible.

**NO PREMIUM ASSISTANCE**
It’s important to know that if you enroll in a catastrophic plan, you will not be able to use tax credits to help you pay for your health insurance.

Depending on your income and other factors, you may otherwise be able to qualify for help paying for insurance if you enroll in one of the other health plans offered through the Health Connector.

**ELIGIBILITY**
There are special qualifications for enrolling in a catastrophic health plan. You may qualify if you are either
- Under 30 years old, or
- Exempt from the federal individual mandate.

Reasons for exemption from the federal individual mandate could include:
- Being a member of certain religious sects or Native American tribes, or
- Experiencing certain hardships like foreclosure, domestic violence, or homelessness.

To learn more about qualifying or applying for an exemption, visit MAhealthconnector.org.

**IF YOU NEED HELP**
- **Visit MAhealthconnector.org.** You’ll find lots of details here, including information in other languages.
- **Call Customer Service** at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. Call Monday to Friday, 7:00 a.m. to 7:00 p.m., and Saturdays, 9:00 a.m. to 3:00 p.m.
- **For in-person help,** you can work with a Navigator or a Certified Application Counselor. These are people who have been trained to help you with the application process. For a list of Navigators or Certified Application Counselors in your area, visit MAhealthconnector.org.
## Catastrophic Health Plans

Carriers that offer at least one plan in the Catastrophic tier include:

- Blue Cross Blue Shield Massachusetts
- Fallon Community Health Plan
- Harvard Pilgrim HealthCare
- Health New England
- Minuteman Health
- Neighborhood Health Plan
- Tufts Health Plan

### Catastrophic Plans

<table>
<thead>
<tr>
<th>Plan Feature/ Service</th>
<th>Plan Cost-Sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$6,350 / $12,700 Individual/Family</td>
</tr>
<tr>
<td>Annual Maximum Out-of-Pocket</td>
<td>$6,350 / $12,700 Individual/Family</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>3 primary care visits covered per year</td>
</tr>
<tr>
<td>Office Visits</td>
<td>$35 or 50% co-insurance (whichever is lower)</td>
</tr>
</tbody>
</table>

Most other benefits or services are covered in full after the deductible is met. Please see the Summary of Benefits and Coverage at [MAhealthconnector.org](http://MAhealthconnector.org) for more information.