Helping You Find Affordable Health and Dental Insurance

The Massachusetts Health Connector is a great place to go for information and savings on affordable health and dental insurance from the state’s leading carriers. All of the plans offered by the Health Connector meet both state and national coverage standards. By using the Health Connector’s online marketplace at MAhealthconnector.org, you can compare plans side-by-side and find the right health and dental plans for you and your family.

EASY TO COMPARE PLANS

Through the Health Connector, it’s easy to compare different plans and find out right away what the plans will cost and what savings are available. There are new tools on the Health Connector’s website at MAhealthconnector.org to help you compare your insurance options and find the plan that’s right for you.

All of the health plans offered through the Health Connector provide comprehensive benefits, including prescription drugs and visits to the doctor or hospital.

YOU MAY QUALIFY FOR SAVINGS

More people than ever before can get help paying for health insurance, thanks to national health reform. The Health Connector can help you find ways to lower insurance costs for you and your family. You may qualify for help paying for insurance in the form of tax credits (dollars paid directly to your health insurance company) if your income and household size meet certain criteria and you aren’t offered affordable, comprehensive insurance by an employer. For example—a single person earning less than about $46,000 a year, or a family of four earning less than about $94,000 a year may qualify for savings on their health insurance premiums.

If you qualify for a premium tax credit, in addition to using it to help lower the monthly cost of your insurance premium, you may also choose to use it to lower the pediatric portion of dental plans.

The state is also making extra savings possible by offering ConnectorCare plans for individuals and families with certain income levels. ConnectorCare plans have both lower premiums and lower out-of-pocket costs (co-pays, deductibles, and co-insurance).

All of these savings and programs are only available through the Health Connector. To see if you qualify for savings visit: MAhealthconnector.org.

NEW DENTAL PLANS

For the first time, the Health Connector is offering dental coverage to individuals and families from the state’s leading dental insurance companies.

For families and individuals over age 19, plans are offered at two tiers:

- **“High” plans** have comprehensive benefits that cover basics like dental exams, cleanings and fillings, plus major restorative care if you need it, such as crowns or root canals.
- **“Low” plans** cost less per month and offer basic preventive benefits, but no major restorative care.

For children under age 19, the Health Connector also offers pediatric-only plans with comprehensive benefits. If you qualify, you may use a premium tax credit to help lower the monthly cost of the pediatric portion of dental plans.

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METALLIC TIERS
The Health Connector’s plans are grouped in metallic tiers—Platinum, Gold, Silver, and Bronze—to make it easier for you to compare the benefits in each plan. Typically, the lower the premium, the more you have to pay out-of-pocket when you receive health care services. The higher the premium, the less you have to pay out-of-pocket when you receive health care services.

Here’s how it works:

- **Platinum plans** have the highest premiums but the lowest co-pays and deductibles.
- **Gold and Silver plans** have lower premiums but higher co-pays and deductibles.
- **Bronze plans** have the lowest premiums but the highest co-pays and deductibles.
- **Catastrophic plans** have low premiums and high co-pays and deductibles but only cover you if you need a lot of care.

Each health plan may have different doctors, hospitals and specialty providers in its network. To help you pick the right plan, you can easily look up the doctors, hospitals or providers in each plan on the Health Connector’s website at MAhealthconnector.org.

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**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.