# Health Coverage in Massachusetts

## What Are Your Options?

Spring 2026

MASSACHUSETTS HEALTH CONNECTOR

MassHealth

MASSACHUSETTS HEALTH CONNECTOR *for* Business

# *Today, we will discuss the following:*

- ✓ Overview of Coverage Options in Massachusetts
- ✓ Small Employer Coverage: Health Connector for Business
- ✓ Overview of MassHealth
  - ✓ MassHealth Premium Assistance Program
- ✓ Individual & Family Coverage: Health Connector
- ✓ Getting Help

# Comparing MassHealth & Health Connector

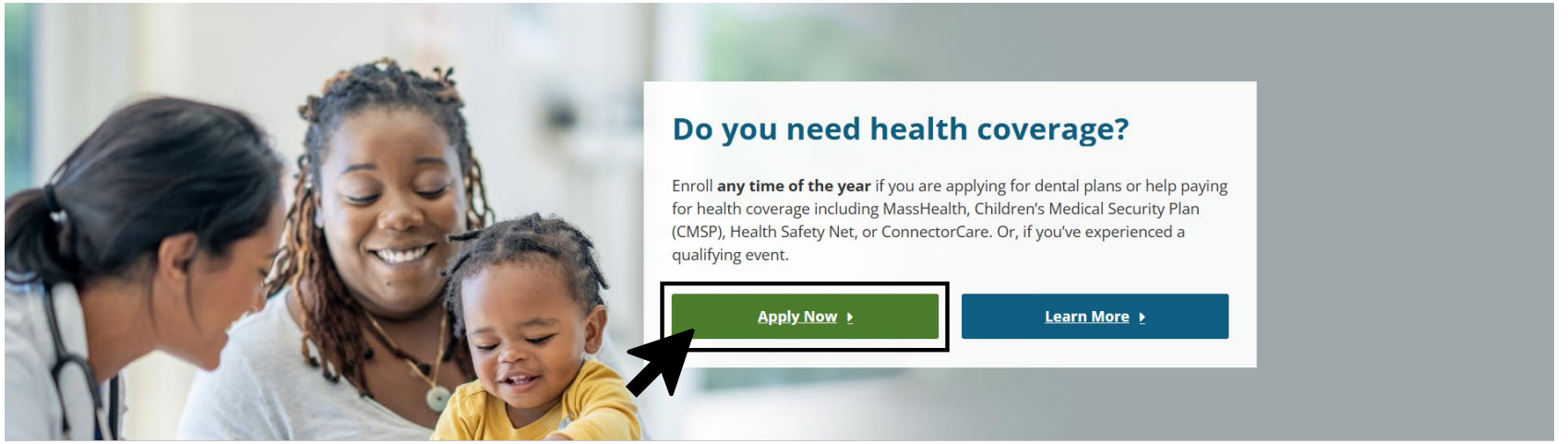
- **MassHealth** is the Medicaid and Children's Health Insurance Program (CHIP) in Massachusetts
- Provides free or low-cost health coverage to eligible individuals
- Administered by the state and funded by state and federal governments
- Based on income, age, disability, and other factors
- Continuous enrollment throughout the year

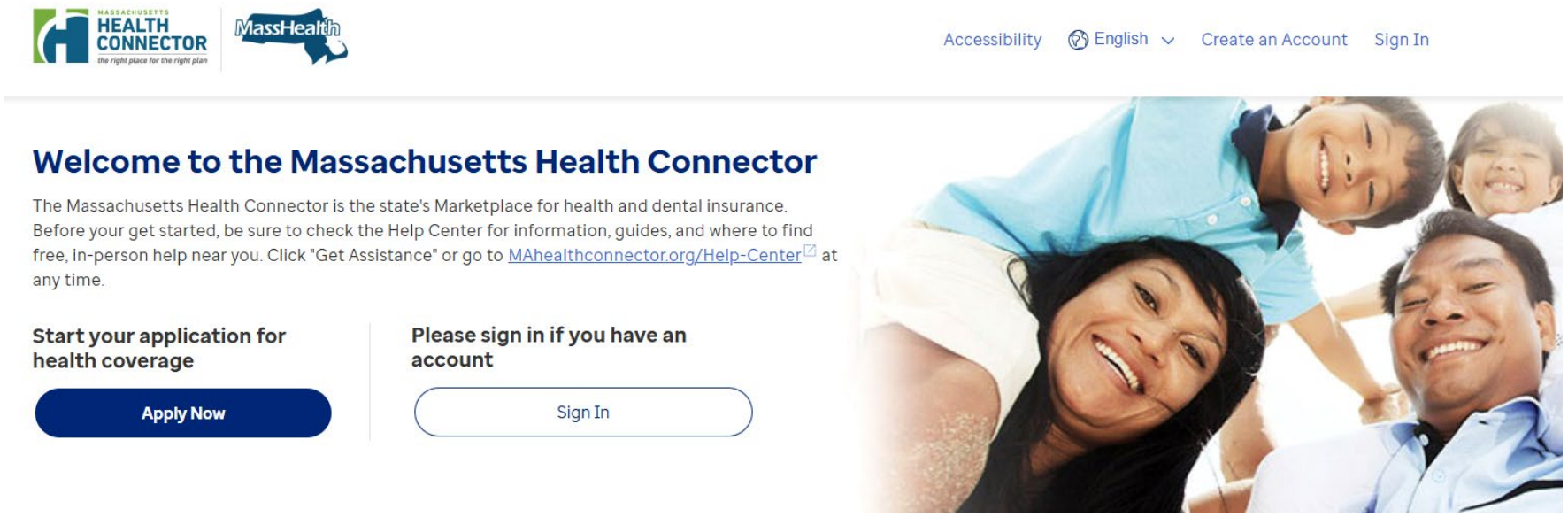
- The **Health Connector** is the state's online marketplace for health and dental coverage plans
- Available for individuals, families and small businesses
- Eligibility for savings / subsidies varies based on income and household size
- Open Enrollment periods and special enrollment periods apply for individual and family plans
- For small employers, Health Connector for Business offers rolling open enrollment

# MAhealthconnector.org - One application, many programs

Apply once to see if you qualify for MassHealth benefits or Health Connector coverage for *Individuals & Families*

MAhealthConnector.org online application is for **both the Health Connector and MassHealth**




Spanish:
[MAHealthConnector.org/es/](MAHealthConnector.org/es/)

Portuguese:
[MAHealthConnector.org/pt/](MAHealthConnector.org/pt/)

# Applying through MAhealthconnector.org

**Apply if you:**

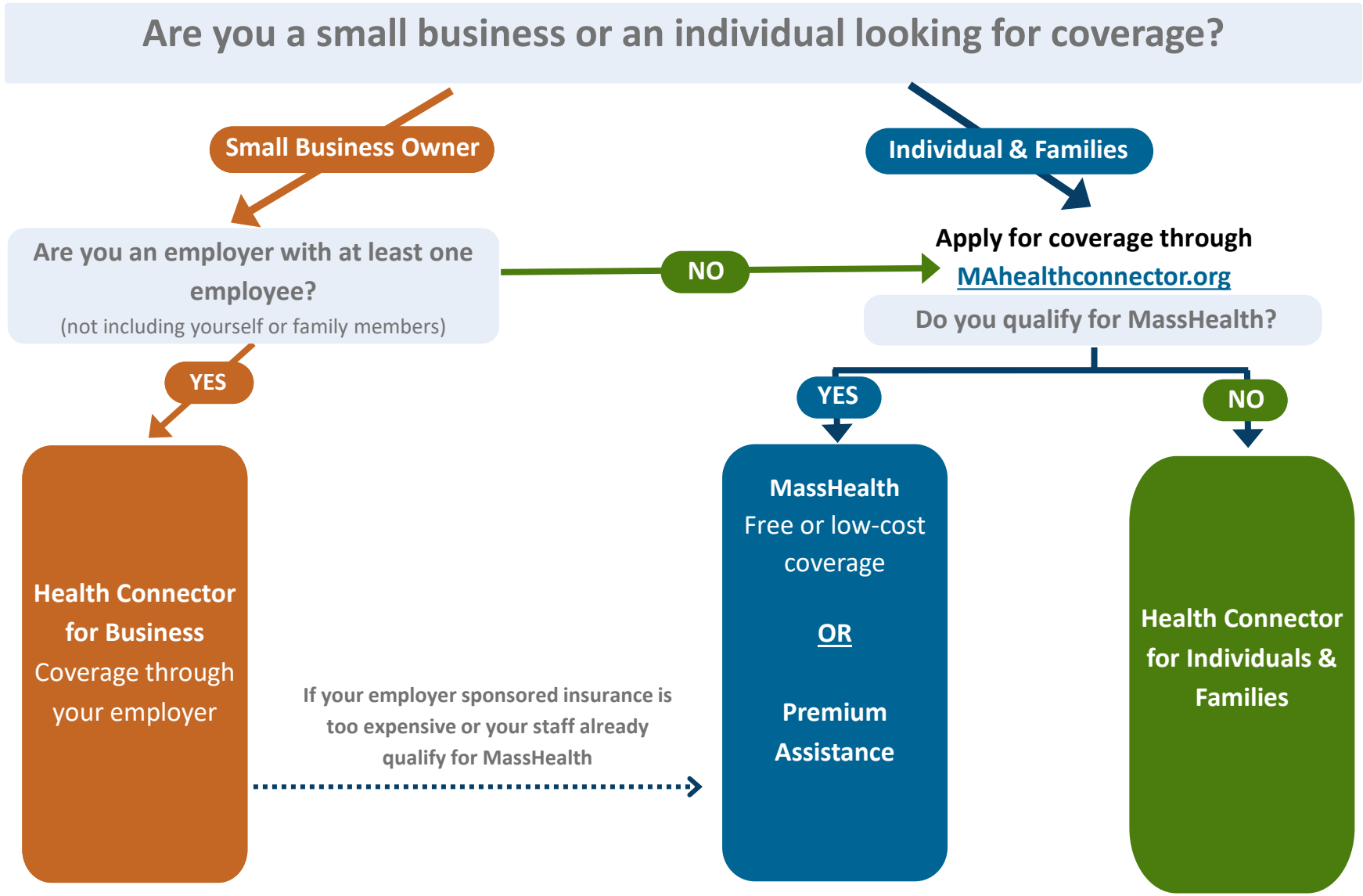
- Live in Massachusetts
- Are a U.S. citizen, U.S. national, or are otherwise lawfully present in the U.S.
- Don’t have insurance

**Do not apply if you:**

- Are enrolled in Medicare, MassHealth (Medicaid), or other public health coverage
- Are offered affordable, comprehensive health insurance from an employer
- Are in jail

**You will need:**

- **Social security numbers** for everyone applying, if they have one
- **Immigration documents** for all non-U.S. citizens who are applying, if they have one.
- Recent **pay information** such as:
  - Net income from self-employment
  - Copies of your last two pay stubs
  - Information about your current income if you didn’t file taxes last year or your income has changed since last year
- If you don’t have all the information above give us what you have. You'll get a letter asking for more information if needed.


Are you a small business or an individual looking for coverage?
Small Business Owner
Individual & Families
Are you an employer with at least one employee?
(not including yourself or family members)
NO
Apply for coverage through MAhealthconnector.org
Do you qualify for MassHealth?
YES
YES
NO
Health Connector for Business
Coverage through your employer
If your employer sponsored insurance is too expensive or your staff already qualify for MassHealth
MassHealth
Free or low-cost coverage
OR
Premium Assistance
Health Connector for Individuals & Families

# Small Employer Coverage: Health Connector for Business

MASSACHUSETTS HEALTH CONNECTOR *for* Business

# Health Connector for Business: Is This Right for You?

Health Connector for Business offers coverage options for small employers in Massachusetts to offer health and dental insurance to their employees

These plans may be a good fit if your small business:

- Doesn't currently offer insurance but you want to
- Wants flexibility and plan choice for your employees
- Has staff with a range of needs and budgets
- Wants more control over how much you contribute

# Plan Choices through the Health Connector

## Massachusetts leading carriers offer health or dental coverage through the state's Marketplace

# Health Connector for Business - Eligibility

**Employers must meet certain requirements to offer coverage**

1. Is a small employer, employing one (1) to no more than fifty (50) full-eligible employees
2. Has at least one non-owner, nonfamily member enrolled as an employee
3. Has a physical address located in Massachusetts

**Additional Requirements:**

For a group's coverage to become active, the group must have at least 75% of employees waiving or enrolling into coverage along with initial binder payment (typically due on the 23rd) paid on time.

# Benefits of Health Connector for Business

The Health Connector seeks to maximize **access and affordability** for small employers in Massachusetts. To achieve those goals, across a range of dimensions, **Health Connector for Business** offers small employers in Massachusetts unprecedented **flexibility**, **choice**, and **savings** opportunities.

### FULL CARRIER PARTICIPATION

Only place where small groups can access every single leading carrier in the marketplace

### COMPETITIVE PREMIUMS

Small businesses save over 20 percent on average, before any rebates

### WELLNESS REBATES

Employers may be eligible for a 15% rebate of their premium contributions if employees complete one of 30+ approved wellness activities

### FLEXIBLE EMPLOYEE CHOICE

Employers can allow employees to shop for different plans that fit their needs, all while keeping employer costs constant

### CERTIFIED ASSISTANCE

Over 500 certified brokers are available to help employers decide which plan options are best for their businesses

### PEACE OF MIND

Employers can feel secure that all plans meet federal and state coverage requirements

# How to get started

## Online

Preview plan options and get an estimate for your small Business
Complete the application online at MAhealthconnector.org/business

## Customer Service

Call Health Connector for Business customer service line at 1-888-813-9220

## Work with a Broker

Health Connector for Business has 500+ certified brokers. Brokers can help you compare available plans to understand which plan is best for your group

Find a broker at: : **https://my.mahealthconnector.org/directory/categories/small-businesses**

# MassHealth Overview

# MassHealth: Populations We Serve

MassHealth provides health benefits to qualifying children, families, seniors, and people with disabilities in Massachusetts. MassHealth members have access to doctor visits, dental coverage, prescription drugs, behavioral health services and other important healthcare services.

[MassHealth for Individuals, Families, and People with Disabilities | Mass.gov]

## Individuals & Families

- Individuals younger than 65 and not living in or about to go into a nursing facility
- Individuals of **any age** who are
  - Parents of children younger than age 19
  - Adult relatives living with and taking care of children younger than 19 when neither parent is living in the home

## Seniors & People Needing Long-Term-Care

- Individuals older than 65 and living at home
- Individuals of **any age** needing long-term-care services in a medical institution or nursing facility
- Individuals eligible under certain programs to get long-term-care services living at home (individuals with disabilities)
- Members of a married couple living with a spouse who is 65 years of age or older

[MassHealth for Seniors and People who need Long-Term-Care Services | Mass.gov]

MassHealth

# Coverage Types for Individuals & Families Population

## Main Coverage Types

### Standard
- Full MassHealth healthcare benefits

### CommonHealth
- Full benefits for **disabled adults and children** not eligible for Standard

### CarePlus
- Broad benefits for adults not eligible for Standard

### Family Assistance
- Benefits for **certain children and adults not eligible for standard (including some noncitizens)**

Members with these coverage types must enroll in a health plan

## Special Programs

### Limited*
**Emergency services only** due to immigration status that keeps them from getting more services.

### Children's Medical Security Plan (CMSP)*
Primary and preventative **care for uninsured children** who do not qualify for any other MassHealth coverage

### Health Safety Net*
Helps pay for services at acute **hospitals and community health centers to Massachusetts residents** who are uninsured or underinsured

* - these coverage types are not considered as an insurance for tax purposes

# MassHealth Premium Assistance

# What is MassHealth Premium Assistance (PA)?

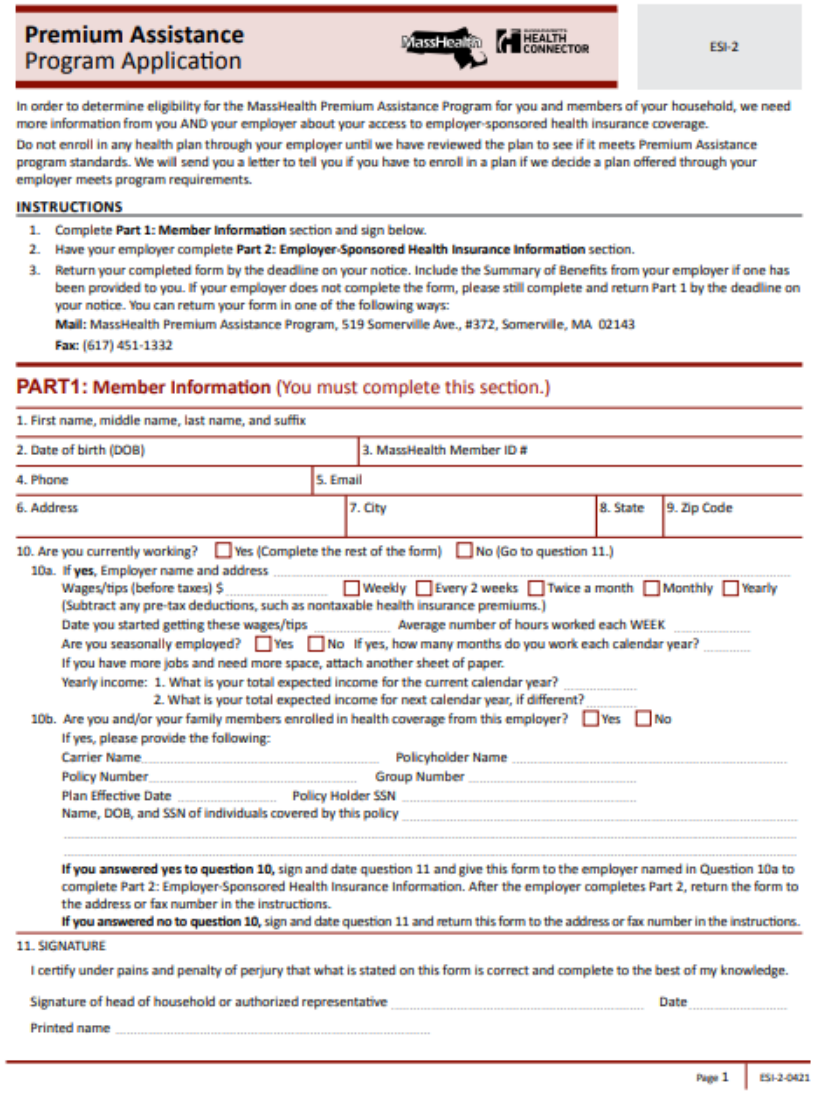
The MassHealth Premium Assistance (PA) program is for MassHealth members who have access to employer-sponsored health insurance (ESI) from a job or from another source, such as members of your household.

If you have MassHealth and have access to Employer Sponsored Insurance, you may:

- be able to get help paying for your share of the health insurance premium if you qualify for the PA program.
- may also receive with other out-of-pocket costs such as copayments, deductibles, and coinsurance.

# You may qualify for PA if:

- If you have access to employer-sponsored insurance (ESI) coverage that meets certain requirements
- If MassHealth determines that it is cost effective for the member to enroll in the PA program
- If at least one person covered by the ESI is eligible for MassHealth Premium Assistance; **and**
- If the ESI policyholder
  - is a MassHealth eligible member, **or**
  - lives with an eligible MassHealth member on Standard, CommonHealth, Family Assistance or Careplus



**Premium Assistance**
Program Application

ESI-2

In order to determine eligibility for the MassHealth Premium Assistance Program for you and members of your household, we need more information from you AND your employer about your access to employer-sponsored health insurance coverage.

Do not enroll in any health plan through your employer until we have reviewed the plan to see if it meets Premium Assistance program standards. We will send you a letter to tell you if you have to enroll in a plan if we decide a plan offered through your employer meets program requirements.

**INSTRUCTIONS**

1. Complete **Part 1: Member Information** section and sign below.
2. Have your employer complete **Part 2: Employer-Sponsored Health Insurance Information** section.
3. Return your completed form by the deadline on your notice. Include the Summary of Benefits from your employer if one has been provided to you. If your employer does not complete the form, please still complete and return Part 1 by the deadline on your notice. You can return your form in one of the following ways:
   **Mail:** MassHealth Premium Assistance Program, 519 Somerville Ave., #372, Somerville, MA 02143
   **Fax:** (617) 451-1332

**PART1: Member Information** (You must complete this section.)

1. First name, middle name, last name, and suffix
2. Date of birth (DOB) | 3. MassHealth Member ID #
4. Phone | 5. Email
6. Address | 7. City | 8. State | 9. Zip Code

10. Are you currently working? ☐ Yes (Complete the rest of the form) ☐ No (Go to question 11.)
10a. If **yes**, Employer name and address
Wages/tips (before taxes) $ ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Yearly
(Subtract any pre-tax deductions, such as nontaxable health insurance premiums.)
Date you started getting these wages/tips | Average number of hours worked each WEEK
Are you seasonally employed? ☐ Yes ☐ No If yes, how many months do you work each calendar year?
If you have more jobs and need more space, attach another sheet of paper.
Yearly income: 1. What is your total expected income for the current calendar year?
2. What is your total expected income for next calendar year, if different?
10b. Are you and/or your family members enrolled in health coverage from this employer? ☐ Yes ☐ No
If yes, please provide the following:
Carrier Name | Policyholder Name
Policy Number | Group Number
Plan Effective Date | Policy Holder SSN
Name, DOB, and SSN of individuals covered by this policy

**If you answered yes to question 10,** sign and date question 11 and give this form to the employer named in Question 10a to complete Part 2: Employer-Sponsored Health Insurance Information. After the employer completes Part 2, return the form to the address or fax number in the instructions.
**If you answered no to question 10,** sign and date question 11 and return this form to the address or fax number in the instructions.

11. SIGNATURE
I certify under pains and penalty of perjury that what is stated on this form is correct and complete to the best of my knowledge.
Signature of head of household or authorized representative | Date
Printed name

Page 1 | ESI-2-0421

[MassHealth Premium Assistance (PA) | Mass.gov]

MASSACHUSETTS HEALTH CONNECTOR

# Individual and Family Coverage: Health Connector

MASSACHUSETTS HEALTH CONNECTOR

# Plan Choices through the Health Connector

## All health insurance companies who participate in the Health Connector also offer plans in ConnectorCare for plan year 2026.

# Health Connector Plans

All the plans sold through the Health Connector meet state and federal standards for coverage

### Qualified health and dental plans

Choose from a variety of plans in your area from the leading insurance companies in Massachusetts

### ConnectorCare plans with Advance Premium Tax Credits (APTC)

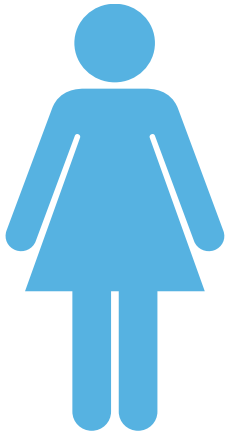
People in certain income ranges who meet other eligibility requirements may qualify for advance premium tax credits (APTC) to reduce the cost of their premiums and qualify for low- or no-cost health insurance coverage

### Dental Plans

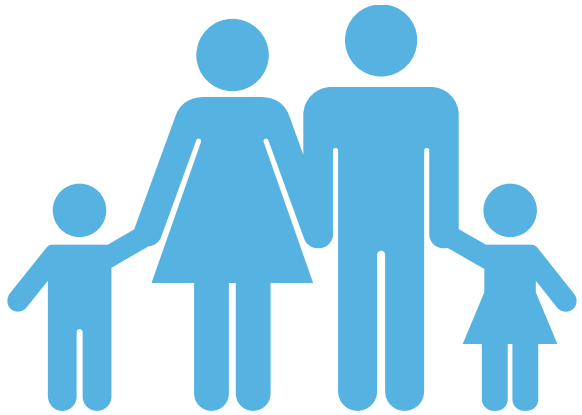
For individuals, children, families, and small employers; including pediatric-only plans and plans with lower and higher deductibles

# ConnectorCare: Income Limits for Eligibility

## ConnectorCare has much lower premiums and co-pays and no deductibles



For 2026, the income range for one person is $15,629 to $62,600.



For 2026, the income for a family of four is $32,150 to $126,600.

# How to Get Help

MASSACHUSETTS HEALTH CONNECTOR

MassHealth

# Where Can I Get Help?

## MassHealth Customer Service

- Call MassHealth Customer Service at **(800)-841-2900, TDD/TTY: 711**
- **Visit a** MassHealth Enrollment Center at seven convenient locations across the Commonwealth
- We strongly encourage you to use MassHealth's appointment scheduler if you need live help from a MassHealth Customer Service Representative

## Health Connector Customer Service

- **1-877-MA-ENROLL** (1-877-623-6765), **TDD/TYY: 711** for people who are deaf, hard of or hearing, or speech disabled
- For information about hours, days of operation, and more go to the Health Connector Customer Service Call Center
- **Local Events:** Upcoming Events – Massachusetts Health Connector (mahealthconnector.org)

# Help at MassHealth Enrollment Centers

**The Enrollment Centers are open for walk-in appointments.**

| Charlestown | Chelsea* | Springfield |
|---|---|---|
| 529 Main Street<br>Charlestown, MA 02129 | 45 Spruce Street<br>Chelsea, MA 02170 | 88 Industry Avenue, Suite D<br>Springfield, MA 01104 |

| Taunton | Tewksbury | Quincy |
|---|---|---|
| 21 Spring Street, Suite 4<br>Taunton, MA 02780 | 367 East Street<br>Tewksbury, MA 01876 | 100 Hancock Street, 6th floor<br>Quincy, MA 02171 |

| Worcester |
|---|
| 50 Southwest Cutoff, Suite 1A<br>Worcester, MA 01604 |

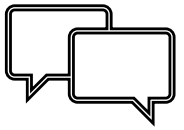
**Note:**
**Members should not mail an application to any of these enrollment centers.**

Applications should be mailed to:
Health Insurance Processing Center
PO Box 4405
Taunton, MA 02780

***Note:** The Chelsea office has limited parking space, but is accessible from MBTA bus lines.

MassHealth

# Community Partners & In-Person Support



## Free enrollment assistance is available through community partner organizations across Massachusetts.

- Trained and certified Navigators and Certified Application Counselors, who speak many languages. They can help you apply and enroll in health insurance plans.
- They can answer questions about eligibility, the application, payments, plan details, and healthcare reform rules and requirements.
- We recommended that you call ahead to schedule an appointment get free help near you.

# SHINE Counselors

SHINE Counselors provide no cost health insurance information, counseling and assistance for Medicare eligible adults and their caregivers

To schedule an appointment with a local SHINE counselor call MassOptions at 1-800-243-4636 or email SHINE@state.ma.us

# Questions?

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MassHealth