

**The Massachusetts Health Connector is the state agency and health insurance marketplace that makes coverage available to people who recently lost their insurance from their employer.**

**What are the options for former Steward employees related to continuing health insurance after a job loss?**

Employees who are being laid off will retain their health coverage from Steward in most cases through September 30. Before the end of the September, former employees should review their options below and take action to have coverage in place for October 1. After October 1, former Steward employees can still get a Health Connector plan and can contact the Health Connector's customer service to request that their enrollment start date be backdated if they may have a gap in coverage.

**Options for new coverage for Steward employees include:**

<p>Enroll in a family member’s plan</p>	<p>Losing employer-sponsored coverage is a qualifying event that would allow a household to enroll in their spouse or partner’s plan, if one is available. Individuals should contact the spouse’s employer for information about how to enroll.</p>
<p>COBRA continuation coverage</p>	<p>For private sector group health plan information about COBRA, ERISA, or HIPAA call U.S. Dept. of Labor, EBSA toll free: 1-866-444-3272 or</p> <p>Visit their website:  <a href="http://www.dol.gov/agencies/ebsa">www.dol.gov/agencies/ebsa</a></p> <p>An individual who enrolls in COBRA and later decides they would like to switch to a Health Connector plan would have to wait until Open Enrollment or until their COBRA is exhausted.</p>
<p>Health Connector coverage or MassHealth</p>	<p>Individuals and families may still be eligible to enroll in 2024 Health Connector coverage during a Special Enrollment Period if they experience a <a href="#">qualifying event</a> or are newly eligible for help paying for health coverage. Individuals should keep in mind that, while losing employer-based coverage is a qualifying event to enroll in a Health Connector plan, voluntarily terminating from COBRA is not. For questions about alternative coverage through the Health Connector: <a href="#">health-coverage-after-a-job-loss-eng.pdf</a> (<a href="http://mahealthconnector.org">mahealthconnector.org</a>)</p> <p>MassHealth programs include MassHealth, Children’s Medical Security Plan (CMSP), and Health Safety Net.</p>

## **What if an individual is offered coverage from a new employer and doesn't think that it is affordable, can they look to the Health Connector for health coverage instead?**

We have an [online tool](#) to help people figure out if the plan that is offered is considered affordable. For 2024, coverage is considered “affordable” if it costs less than 8.39 percent of the household’s income. If the new employer-sponsored health coverage is considered affordable, and the applicant doesn’t qualify for subsidies, they could choose to purchase unsubsidized coverage through the Health Connector, as long as they’re within their 60 days from the coverage loss. They could also switch during Open Enrollment if they take the ESI for a few months and find it’s not working for them.

## **If an individual would like to complete the application on their own, where should they begin?**

If they are under 65 years of age, and they would like to start an online application, we recommend that they review the information in our [getting started guide](#) before beginning [their application](#). If they are over 65, in need of coverage, and have questions about Medicare or need more guidance about completing the application for those who are 65 or older, they can reach out to the counselors [from SHINE](#).

## **Are there any other tips that should be considered when completing the application for health coverage?**

When asked, applicants should make sure to enter their Qualifying Life Event as a **loss of employer-sponsored insurance**. Be sure to type in the last date of the former insurance coverage, so the system can recognize the need for coverage.

## **What are the deadlines for enrollment?**

The first step would be to apply. If someone is found to be eligible for a Health Connector plan, they must apply, enroll into their plan, and [make payment](#) by **September 23** if they would like their coverage to be effective October 1. Former Steward employees can still access coverage through the Health Connector after October 1 through a Special Enrollment Period, although they may experience a gap in coverage. They can contact the Health Connector's customer service to request that their enrollment start date be backdated. The monthly enrollment deadline is the 23<sup>rd</sup> of the month.

## **How can an individual get an estimate of Health Connector plan costs to compare against COBRA?**

The Health Connector’s Get an Estimate tool is available at [MAhealthconnector.org/get-an-estimate](https://MAhealthconnector.org/get-an-estimate). After entering a couple of details about the number of people who need coverage, zip code, and an estimate of the household income, users can see what premium costs may be and what health insurance plans are available in their area. The result is only an estimate and true pricing will be displayed only after they complete and submit an application.

## **How can a member find out which networks their preferred doctors and hospitals are a part of?**

They can compare Health Connector plans based on provider and medication preferences using the [Plan Comparison Tool](#). Before enrolling into a new plan, it is recommended that applicants confirm with the health insurance carrier that they are still contracting with that specific provider as contracting arrangements can change.

## **How can a member find out if their medications will be covered by a specific plan?**

They can enter the name of their medications to find out whether or not they are part of a specific plan's formulary. Using the [Plan Comparison Tool](#), shoppers can search for your medications at the same time that they are confirming preferred providers. Before enrolling into a new plan, it is recommended that applicants confirm with the health insurance carrier that they cover any specialty medication they or a family member may need to continue taking.

**Are family members of a hospital employee who receive coverage through their health insurance plan able to transition to new plans as well?**

Yes, anyone who has recently lost Employer Sponsored Insurance, whether they are the primary beneficiary or a dependent in that household, gets a qualifying event that would allow them to enroll in their spouse or partner’s plan, if one is available. Individuals should contact the spouse’s employer for information about how to enroll. If another ESI plan is not available, they should apply for coverage through the Health Connector.

**If a laid-off employee is scheduled for a medical procedure after their employer-sponsored coverage ends, is there a waiting period to have that covered procedure under a Health Connector plan?**

All Health Connector plans begin on the first day of each month. There is no waiting period to use health plan benefits. Plans sold through the Health Connector meet all state and federal coverage standards. Before choosing a new plan, applicants should confirm that the doctors and the facility where the procedure is scheduled is part of the new plan’s network. It is also important to confirm what the out-of-pocket expenses may be, as the individual will be covered by a new plan with a new deductible.

**How does a former employee of Carney Hospital or Nashoba Valley Medical Center answer application questions about income when applying for coverage on MAhealthconnector.org?**

Individuals applying for health coverage the first time or updating an existing account must answer questions about income. This includes income they’ve already earned as well as income they expect to get for the remainder of the calendar year. Some may have new types of income to enter, including

- Unemployment Income
- One-time payments (severance or paid time off lump sum)

When filling out income information, use the chart below to help complete the application:

Type of Income	Include in Current Income?	Include in Projected Annual Income?
Unemployment benefits	Yes, regular unemployment benefits should be reported as current income as long as it is received	Yes, make your best prediction about the yearly income accounting for what the applicant has earned so far and what they expect to receive for unemployment
One-time payments	No, do not include this income	Yes, do include this income

Tips for entering income:

- Complete the application with the information that is available at the time of the submission.
- If the applicant’s income changes later, (for example, if they receive a one-time payment from an employer or get a new job) update the income information again so it is as correct as possible

## Health Connector Guidance for former Steward Employees

### **How can an individual get help with the application and enrollment process?**

The Health Connector Customer Service Team is available to discuss unique situations or questions or simply provide more help. They can be reached by phone at: 1-877-MA-ENROLL ([1-877-623-6765](tel:1-877-623-6765)), or TTY 711 for people who are deaf, hard of hearing, or speech disabled.. Business hours are Monday through Friday, 8:00 a.m. to 6:00 p.m. <https://www.mahealthconnector.org/about/contact> For application assistance in your area: [Navigators – Massachusetts Health Connector \(mahealthconnector.org\)](#)

### **Where can someone find more information about dental coverage?**

The Health Connector does offer the ability to purchase dental plans, visit our website for more details: [MAhealthconnector.org/dental](https://www.mahealthconnector.org/dental)