

Use the checklist below to help Consumers shop and enroll in a ConnectorCare health plan.

Key Points to Remember:

- Make sure the Consumer is already a ConnectorCare member or has a ConnectorCare Program Determination (PD) before they begin to shop
- When comparing ConnectorCare plans, it's important for consumers to understand the ways in which ConnectorCare plans are the *same*:
 - All ConnectorCare plans have *no deductibles*
 - Covered Benefits are the *same* for all ConnectorCare Plans
 - Co-pay amounts are the *same* within each ConnectorCare plan type
- It's also important for consumers to understand the ways in which ConnectorCare plans are *different*:
 - Providers that are available in each network may be different – use the *Provider Directory tool* at providerdirectory.mahealthconnector.org/
 - Costs for prescription medications are the same, but each plan might cover different medications - *check the carrier's formulary*
 - Monthly premiums are different
- Enrollment is not complete until premium payment has been received and processed (for those who owe a monthly premium)



Reporting Changes for Existing ConnectorCare Members

1. If a Consumer is already a ConnectorCare member and needs to report a change to their application, log into their account **with** them to update their application.

Note: During Open Enrollment, you will need to select the application year that needs updating. For example, select Year 2017 to make changes that will be in place for calendar year 2017.

- Make any necessary application updates. Detailed instructions for updating income for 2017 can be found on our website at: www.MAhealthconnector.org/update-income
- Remind Consumers to submit any verifications if requested

My Profile	<h3 style="color: #0070c0;">Eligibility Application</h3> <hr/> <p>It is important to update your information throughout the year. If any of the information about you or the people in your household changed since the last time you reviewed your application, you should update your application.</p> <ul style="list-style-type: none"> • If you have any changes that took place with the past year, make those to your 2016 application. • If you have changes that will start January 1 or later next year, make those changes to your 2017 application. <p>To make changes to an application, under Actions, click on Edit Application to get started. Once you make your changes, you must continue all the way through the Review & Sign page and click "Submit" in order to save your changes.</p> <p>Click here if you have questions about eligibility and plan renewals.</p> <div style="border: 1px solid #0070c0; padding: 2px; margin-bottom: 5px;">Year 2017-</div> <div style="border: 1px solid #ccc; padding: 2px;">Year 2016-</div>
<i>My Eligibility</i>	
My Appeals	
My Enrollments	
My Assistors	

Finding the Right Plan

2. **Premium Amount:** Premium tax credits help to lower the cost of ConnectorCare premiums. All premiums displayed on the “Find a Health Plan” page will reflect the full amount of Premium Tax Credits a Consumer is eligible for plus state funds that help reduce the price of the consumer’s monthly premium and provides additional cost sharing reductions.
 - Use “Change Tax Credit” option only if the Consumer wants to reduce the amount of tax credit they use (note that this will increase their premium amount)
 - Narrow down ConnectorCare plans by the premiums the Consumer says they can afford
3. **Provider Network:** Use the “Find a Provider” tool to see if the providers the Consumer would like to see are in a plan’s network.
 - Primary Care Provider
 - Specialists (including behavioral health providers)
 - Hospital
 - Community Health Center
4. **Prescription Medication:** Check each selected plan’s formulary (list of covered medications) to see if medications the Consumer needs are covered by the plan.
 - Needed medication is covered

Enrolling and Making Payment

5. **Plan Selection and Enrollment.**
 - Add Plan to Shopping Cart
 - Review Shopping Cart
 - Sign the Terms and Conditions and Check Out to Enroll in a Plan
6. **Completing Enrollment and Making Payments.** ConnectorCare enrollment is not complete until premium payment has been received and processed.
 - Pay by the 23rd of the month for coverage effective the 1st of the next month.
 - Pay using one of the following options:
 1. Online through the Health Connector’s system at: Payment.MAhealthconnector.org
 - Use the Billing Account Number, Enrollment ID or Social Security Number.
 - If making a first online payment to complete enrollment in a plan, the consumer must wait at least 4 hours after making their plan selection
 2. Consumer’s personal bank online bill pay
 3. By mail or in person. If paying by mail, include the bottom part of the Consumer’s bill to make sure that the payment is applied to their account correctly

IMPORTANT for those that change health plans: The Consumer’s Billing Account Number will *change* if they switch to a plan with a different carrier. They must use their new Billing Account Number (found on their Enrollment Bill or “quote” that’s printed on green paper).

For more information on how to make a payment go to: mahealthconnector.org/how-to-pay