

# Renew or change plans for 2019

Open enrollment starts November 1. This is the time when you can choose to renew or change health insurance plans for 2019.

In general, if you keep paying your monthly premiums, you can renew for 2019 into:

- Your current plan, if it is available in 2019, **or**
- A similar plan, if your current plan is not available for 2019.

If you want to enroll in a different plan, you can shop and change plans during Open Enrollment.

**Shop during Open Enrollment to save money.** Many of our health plans have similar benefits, which makes them easier to compare. If you shop during Open Enrollment, you may be able to find a plan that costs you less but still covers the benefits you need and the doctors you want in 2019.

## What you need to do:



### Review your 2019 renewal plan

This packet tells you the type of coverage you'll qualify for in 2019. It also tells you the plan you'll be enrolled in, unless you decide to change plans during Open Enrollment.



### Compare changes for 2019

Your premium for 2019 may be different than it was in 2018. You can compare any other changes to benefits or costs in your plan at:

[www.MAhealthconnector.org/compare-plans](http://www.MAhealthconnector.org/compare-plans)



### Check for providers and prescription drugs

Use our online tools to see which plans cover providers (such as doctors or hospitals) and prescription drugs that you will need in 2019.



### Shop during Open Enrollment

You can compare health plans online at [MAhealthconnector.org](http://MAhealthconnector.org) to find the one that fits your budget and healthcare needs for 2019.



### Keep paying your monthly premium

You'll need to keep paying your premium bills on time in order to have coverage in 2019. If you don't pay your January premium by December 23, you could have a gap in coverage.

## Important Dates:

### November 1, 2018

First date to start shopping and comparing plans at [MAhealthconnector.org](http://MAhealthconnector.org).

### December 23, 2018

Due date for your January 1, 2019 premium (if you have premiums). It's important to pay this bill on time to stay enrolled. You'll also need to change plans by this date if you want to enroll in a different plan for January 1, 2019.

### January 1, 2019

The first day of your new 2019 coverage. If there have been any changes to the plans you qualify for, January 1 is the date when those changes will start.

### January 23, 2019

The last day of Open Enrollment. This is the last date you can change your plan for 2019.

## Questions?

There are many places where you can get free help in person! Go to:

[www.MAhealthconnector.org/here-to-help](http://www.MAhealthconnector.org/here-to-help) for more information.

# Do you want a new health plan for 2019?

## These questions can help you when shopping for a new health plan

**1.** Think about how often you and anyone on your plan usually access health care services. Health care services are things like going to the doctor, or having an operation. Write down how many times a year you expect to:

Visit a Primary Care Physician (PCP) \_\_\_\_\_

Visit a specialist \_\_\_\_\_

Have tests, like blood tests or MRIs, as part of managing a chronic condition \_\_\_\_\_

Have a planned surgery, birth, or other procedure \_\_\_\_\_

**This information can help you choose which metallic tier (level) is best for your health plan.**

**Note:** You do not need to take this step if you are in a ConnectorCare plan, because all ConnectorCare plans have the same costs for services.

**If you get health care services often,** you may want to choose a plan with a higher monthly premium but lower out-of-pocket costs, such as a Gold or Platinum plan.

**If you don't get many health care services,** you may want a plan that costs less each month but has higher out-of-pocket costs, such as a Silver or Bronze plan.

**2.** Do you have prescription medications that you and anyone on your plan take regularly? If so, for each medicine write:

**Medicine 1** exact name \_\_\_\_\_

The number of pills or dose that you have filled at the pharmacy each month \_\_\_\_\_

**Medicine 2** exact name \_\_\_\_\_

The number of pills or dose that you have filled at the pharmacy each month \_\_\_\_\_

**Medicine 3** exact name \_\_\_\_\_

The number of pills or dose that you have filled at the pharmacy each month \_\_\_\_\_

**Make sure you can get the prescriptions you need at a cost you can afford.** Contact the insurance company before you enroll to make sure they cover all of your medicines and to learn what the costs are.

**3.** Are there any doctors or specialists that you or anyone on your plan will want to be able to see for appointments? If so, list those doctors here.

---

---

---

---

---

---

**4.** Do you have a hospital or health center that you or anyone on your plan will want to be able to go to if you need care? If so, what is the name of the hospital or health center?

---

---

---

**Find out if the providers (doctors and hospitals) and prescription medications you want are in the plan's network before you enroll.** You can use our new tools available in our online shopping to look up this information. You can also call your provider directly to ask about health plans that they work with.



### When Open Enrollment begins:

After you've filled in this information and checked prescription costs and provider networks, go to [MAhealthconnector.org](http://MAhealthconnector.org) to start looking at plans for 2019. You can use our plan filter tools to choose from plans at the right metallic coverage level for you. You can also filter by plans that cover your providers and prescription medications. To find **free, in-person help** with choosing a plan, go to: [www.MAhealthconnector.org/here-to-help](http://www.MAhealthconnector.org/here-to-help)