

Title: Open Enrollment Packets	
Dates:	<ul style="list-style-type: none"> • Packets will be mailed beginning 11/3
Format:	<ul style="list-style-type: none"> • 4-page packet with babel included
Target Audience:	<ul style="list-style-type: none"> • Commonwealth Care Members • Qualified Health Plan (QHP) Members • Medical Security Program (MSP) Members
Objective:	In the packet, members will find information about how and when to apply for health insurance coverage during the open enrollment period, important dates for action, answers to frequently asked questions (FAQs) and how and where they can get help with their applications.
Notes:	<ul style="list-style-type: none"> • The packet has been customized for all member populations. • Commonwealth Care, QHP, and members receiving temporary coverage through MassHealth who indicated that Spanish is their preferred language will receive the Open Enrollment packet translated into Spanish. • For Commonwealth Care and MSP members seeking in-person assistance, the Navigator organization closest to the member is listed under <i>Where to get help</i>. • Members with temporary coverage through MassHealth will also receive packets, but they will be mailed on a different schedule and with a termination notice cover letter that will be in one of three colors depending on their coverage end date, and a paper application if the individual had submitted a paper application previously. Packets will be mailed in 3 phases on the following dates; 11/15, 12/1, and 12/15. The dates are dependent on the disenrollment date of the member. Additional information will be provided prior to the packets being mailed to members. • A generic version of this packet will be available online in the nine most common languages as indicated in the packet
Key Messages:	<ul style="list-style-type: none"> • Coverage through the Health Connector for QHP members ends on December 31. • Coverage for MSP and Commonwealth Care members ends on January 31, 2015. • You need to fill out a new application and enroll in a new plan to avoid a gap in coverage. You can begin applying through our new and improved website MAhealthconnector.org beginning November 15, 2014. • For coverage beginning January 1, 2015, you need to apply, shop and pay your first premium bill by December 23, 2014. • Your 2015 plan might save you money. Commonwealth Care and MSP members are encouraged to apply, shop and pay your first premium bill for coverage by December 23, 2014 to enjoy a full year of savings. • January 23, 2015 is the last day for Commonwealth Care and MSP members to apply, shop, and pay their first premium bill for coverage that starts February 1.

Communication Design:

Commonwealth Care

[First name, Last name]
[Address 1]
[Address 2]
[City], [State] [ZIP code]

Where to get help



If you need help or have questions about applying during this open enrollment period, you can find it:

- **Online at MAhealthconnector.org.**
- **By phone.** Call Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. During open enrollment, you can call Monday to Friday, 7:00 a.m. to 7:00 p.m. and Saturdays, 9:00 a.m. to 3:00 p.m. Go to MAhealthconnector.org for information on special dates during open enrollment when we will have even longer hours.
- **In person.** You can get free in-person help from a Navigator or a Certified Application Counselor. These are people who have been trained and certified to answer your questions and to help you complete your application. Listed below is the closest Navigator in your area. Call this organization to make an appointment for help with your application. Or, contact another Navigator or a Certified Application Counselor at a local hospital or community health center. For a full list of Navigators and Certified Application Counselors, go to MAhealthconnector.org.

Navigator Name, Address, Phone number

You can also visit one of our walk-in center locations, open Monday to Friday, 7:00 a.m. to 7:00 p.m. and Saturdays, 9:00 a.m. to 3:00 p.m. during open enrollment.

Boston: 133 Portland Street, 1st Floor Worcester: 146 Main Street, Suite 201/202



You must fill out a new application for health insurance

Your health insurance coverage through Commonwealth Care ends January 31, 2014. You need to fill out a new application and enroll in a new plan to have health insurance in 2015.

- ➔ **You must fill out a new application for health insurance, even if you already applied in 2013 or 2014.**
- ➔ You can begin applying through MAhealthconnector.org as early as November 15, 2014.
- ➔ Apply, choose a new plan, and pay your first premium bill by **January 23** to avoid a gap in coverage.

In this packet, you'll find more information about how and when to apply, as well as answers to other frequently asked questions (FAQs), and how you can get help with your application.

We're here to help you

Your health insurance coverage through Commonwealth Care was extended until January 31 because of problems with last year's website. This year, you'll be able to enroll in a new plan that is right for you.

To help you apply and enroll in 2015, you'll find:

- **A website that works better and faster,** available November 15.
- **More people to help you with your application.** Navigators and Certified Application Counselors can answer your questions and give you free help with your application. Go to MAhealthconnector.org for a list of Navigators and Certified Application Counselors in your area.
- **More people to answer your calls.** We have more staff and extended hours in our call centers so that we can help you faster and at times that are convenient for you.
- **A shorter application.** Both the online and paper applications are shorter. You can use the paper application instead of applying online, if you prefer, but the website is the fastest way to get covered.

Important dates

November 15: You can start applying online at MAhealthconnector.org.

December 23: Take advantage of your new plan early! Last day to apply, choose a plan, and pay your first premium bill for coverage that starts January 1.

January 5: Recommended date to complete your application to be sure you have enough time to shop and pay for February 1 coverage.

January 23: Last day to apply, choose a plan, and pay your first premium bill for coverage that starts February 1.

January 31: Your current health insurance coverage ends.

Read this information in other languages at MAhealthconnector.org.

Lea esta información en otros idiomas en MAhealthconnector.org .	អានព័ត៌មាននេះជាភាសាខ្មែរនៅ MAhealthconnector.org .	該資訊的其他語言版本亦載於 MAhealthconnector.org .
Spanish	Khmer	Traditional Chinese
该信息的其他语言版本也载于 MAhealthconnector.org .	Li enfamasyon sa a nan lòt lang yo nan MAhealthconnector.org .	ອ່ານຂໍ້ມູນນີ້ໃນພາສາອື່ນໆ ໃນ MAhealthconnector.org .
Simplified Chinese	Haitian Creole	Lao
Leia esta informação em outros idiomas em MAhealthconnector.org .	Ознакомьтесь с этой информацией на других языках на сайте MAhealthconnector.org .	Đọc thông tin này bằng các ngôn ngữ khác tại trang web MAhealthconnector.org .
Portuguese	Russian	Vietnamese

Sign up early and save!

Your 2015 plan might save you money. Enroll by Dec. 23 for a full year of savings.

Frequently Asked Questions

I already applied last year. Do I need to apply again?

YES, everyone who needs health insurance in 2015 must fill out a new application—even if you already applied in 2013 or 2014. This is for two reasons:

- 1) problems with our website prevented us from being able to use applications that were submitted in the past for 2015 coverage; and
- 2) we need to make sure that we have the most up-to-date information about you and your family so that we can be sure you can get the right type of coverage with the most savings possible.

When should I apply for health insurance?

You should apply as soon as possible after open enrollment begins on **November 15**, so that you can be sure you get into new health insurance coverage for 2015.

Other dates to remember:

December 23 is the last date you have to enroll and pay your premium for a plan that starts January 1. This is the best way to take advantage of your new coverage as soon as possible.

January 23 is the last date you have to enroll and pay your premium for a plan that starts February 1. However, you should not wait until January 23 to start your application.

What happens if I don't enroll before January 23?

You will lose your health insurance coverage on January 21 and if you do not enroll before January 23, you risk a gap in coverage.

If you qualify for help paying for coverage, you will be able to come back at any time during the year to apply and enroll in a new plan going forward. However, you will still have a gap in your coverage.

If you don't qualify for help paying for coverage, you will have the rest of the open enrollment period, through February 15, to apply and enroll. Otherwise, you will need to have a qualifying event in order to enroll outside of open enrollment. Learn more at MAhealthconnector.org.

How do I get help paying for coverage?

When you fill out your new application, you will be asked if you want to get help paying for your health insurance coverage. If you say yes, you will then need to answer some questions about your household size and income.

Qualifying for any of these programs is based on your income and the number of people in your household. You may also be able to qualify for MassHealth if you are disabled or have certain health conditions, even if you don't qualify based on income.

You may be able to get help through a ConnectorCare plan, a tax credit that lowers your monthly premium bill, or MassHealth.

- ➔ ConnectorCare plans are similar to the plans that were available through Commonwealth Care. ConnectorCare plans have low- or no-cost monthly premiums, no deductibles, and lower payments for out-of-pocket costs like co-pays.
- ➔ An Advance Premium Tax Credit is a tax credit that helps lower the amount you pay every month in your premium bill. If you qualify for a tax credit, you may be able to use some of the credit towards the cost of dental insurance as well.
- ➔ MassHealth is Massachusetts' Medicaid program. MassHealth provides health care benefits to certain low- and medium-income families, children, and individuals living in the state. If you qualify for MassHealth, you may get direct health care coverage or you may get help paying for your health insurance premiums.

You will find out if you qualify for any of these programs when you apply through MAhealthconnector.org.

How do I buy dental insurance?

If you enrolled in a dental plan in 2014, you will need to apply and shop for a new plan before your current plan ends. You can shop for a new dental and health insurance plan at the same time during open enrollment, or apply for a new dental plan separately later this year.

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If you are **shopping for a dental plan only**, you can apply for a plan online, then call Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773 to select a plan and complete your enrollment over the phone.

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Information to have before you apply:

It will be helpful to have some of this information ready to look at as you fill out your new application. Also, you may be asked to send us copies of some of these documents or others if we need more proof from you after we get your application.

- ☐ Social Security numbers for all people who are applying (if they have one).
- ☐ An immigration document for all non-U.S. citizens who are applying. You can find more information about immigration documents at MAhealthconnector.org.
- ☐ A copy of your federal tax return from last year. If you did not file taxes last year, or your income has changed since last year, have information about your current income ready (such as recent pay stubs or an unemployment award letter).
- ☐ Home or mailing address for everyone in your household who needs insurance.
- ☐ A personal check to make a payment for your first month's premium (if you have one).
- ☐ If your employer offers health insurance, ask these questions:
 - Do any of the health plans that the employer offers meet the "minimum value" standard? Learn more about the minimum value standard at MAhealthconnector.org.
 - What is the employee contribution to the lowest-cost health plan offered for an individual? \$ _____
 - How often? * Weekly * Every 2 weeks * Twice a month * Monthly

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Qualified Health Plan (QHP)

[First name, Last name]
[Address 1]
[Address 2]
[City], [State] [ZIP code]

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Boston: 133 Portland Street, 1st Floor Worcester: 146 Main Street, Suite 201/202



You must fill out a new application for health insurance

Your current Health Connector health insurance plan will end December 31, 2014. You need to fill out a new application and enroll in a plan during open enrollment to stay covered in 2015.

- **You must fill out a new application for health insurance, even if you already applied in 2013 or 2014.**
- You can begin applying through MAhealthconnector.org as early as November 15, 2014.
- Apply, choose a plan, and pay your first premium bill by December 23 to avoid a gap in coverage.

We're here to help you

You will need to complete a new application for coverage in 2015. Once you've applied, you can choose to enroll in your current plan again if it is still available, or choose a new plan. Compare all of your options when you apply and shop online at MAhealthconnector.org.

To help you get the right coverage for you in 2015, you'll find:

- **A website that works better and faster,** available November 15.
- **More people to help you with your application.** Navigators and Certified Application Counselors can answer your questions and give you free help with your application. Go to MAhealthconnector.org for a list of Navigators and Certified Application Counselors in your area.
- **More people to answer your calls.** We have more staff and extended hours in our call centers so that we can help you faster and at times that are convenient for you.
- **A shorter application.** Both the online and paper applications are shorter. You can use the paper application instead of applying online, if you prefer, but the website is the fastest way to get covered.

Important dates

- November 15:** You can start applying online at MAhealthconnector.org.
- December 5:** Recommended date for completing your application to be sure you have enough time to shop and pay for January 1 coverage.
- December 23:** Last day to enroll and pay your first premium bill for coverage that starts January 1.
- December 31:** Your current health insurance coverage ends.

Read this information in other languages at MAhealthconnector.org.

Lea esta información en otros idiomas en MAhealthconnector.org.
Spanish

ស្វែងរកព័ត៌មានផ្សេងៗទៀតនៅ MAhealthconnector.org.
Khmer

該資訊的其他語言版本亦載於 MAhealthconnector.org.
Traditional Chinese

该信息的其他语言版本也载于 MAhealthconnector.org.
Simplified Chinese

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Haitian Creole

ອ່ານຂໍ້ມູນນີ້ໃນພາສາອັງກິດ
ໄປ MAhealthconnector.org.
Lao

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Portuguese

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Russian

Đọc thông tin này bằng các ngôn ngữ khác tại trang web MAhealthconnector.org.
Vietnamese

Frequently Asked Questions

I already applied last year. Do I need to apply again?

YES, everyone who needs health insurance in 2015 must fill out a new application—even if you already applied in 2013 or 2014. This is for two reasons:

- 1) problems with our website prevented us from being able to use applications that were submitted in the past for 2015 coverage; and
- 2) we need to make sure that we have the most up-to-date information about you and your family so that we can be sure you can get the right type of coverage with the most savings possible.

When should I apply for health insurance?

You should apply as soon as possible after open enrollment begins on **November 15**, so that you can be sure you get into new health insurance coverage for 2015.

Other dates to remember:

- December 5.** If you complete a new application by this date, you will have more time to shop for your new plan and pay your first premium (if you have one) before the December 23 enrollment deadline.
- December 23** is the last date you have to enroll in a new plan that starts January 1. However, you should not wait until December 23 to start your application.

What happens if I don't enroll before December 23?

You will lose your health insurance coverage on **December 31** and if you do not enroll before **December 23**, you risk a gap in coverage.

If you qualify for help paying for coverage, you will be able to come back at any time during the year to apply and enroll in a new plan going forward. However, you will still have a gap in your coverage.

If you don't qualify for help paying for coverage, you will have the rest of the open enrollment period, through February 15, 2015, to apply and enroll. Otherwise, you will need to experience a qualifying event in order to enroll at another time during the year. Learn more about qualifying events at MAhealthconnector.org.

How do I get help paying for coverage?

When you fill out your new application, you will be asked if you want to get help paying for your health insurance coverage. If you say yes, you will then need to answer some questions about your household size and income.

Qualifying for any of these programs is based on your income and the number of people in your household. You may also be able to qualify for MassHealth if you are disabled or have certain health conditions, even if you don't qualify based on income.

You may be able to get help through a ConnectorCare plan, a tax credit that lowers your monthly premium bill, or MassHealth.

- ConnectorCare plans are similar to the plans that were available through Commonwealth Care. ConnectorCare plans have low- or no-cost monthly premiums, no deductibles, and lower payments for out-of-pocket costs like co-pays.
- An Advance Premium Tax Credit is a tax credit that helps lower the amount you pay every month in your premium bill. If you qualify for a tax credit, you may be able to use some of the credit towards the cost of dental insurance as well.
- MassHealth is Massachusetts' Medicaid program. MassHealth provides health care benefits to certain low- and medium-income families, children, and individuals living in the state. If you qualify for MassHealth, you may get direct health care coverage or you may get help paying for your health insurance premiums.

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- ☐ An immigration document for all non-U.S. citizens who are applying. You can find more information about immigration documents at MAhealthconnector.org.
- ☐ A copy of your federal tax return from last year. If you did not file taxes last year, or your income has changed since last year, have information about your current income ready (such as recent pay stubs or an unemployment award letter).
- ☐ Home or mailing address for everyone in your household who needs insurance.
- ☐ A personal check to make a payment for your first month's premium (if you have one).
- ☐ If your employer offers health insurance, ask these questions:
 - » Do any of the health plans that the employer offers meet the "minimum value" standard? Learn more about the minimum value standard at MAhealthconnector.org.
 - » What is the employee contribution to the lowest-cost health plan offered for an individual? \$ _____

How often? * Weekly * Every 2 weeks * Twice a month * Monthly

Medical Security Program (MSP)

[First name, Last name]
[Address 1]
[Address 2]
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សំនុំព័ត៌មាននេះជាភាសាខ្មែរនៅលើ MAhealthconnector.org.
Khmer

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Haitian Creole

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Traditional Chinese

ອ່ານຂໍ້ມູນນີ້ໃນພາສາອື່ນໆໄວ້ MAhealthconnector.org.
Lao

Đọc thông tin này bằng các ngôn ngữ khác tại trang web MAhealthconnector.org.
Vietnamese



MASSACHUSETTS
**HEALTH
CONNECTOR**



You must fill out a new application for health insurance

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If you are **shopping for a dental plan only**, you can apply for a plan online, then call Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773 to select a plan and complete your enrollment over the phone.

Questions?

Visit MAhealthconnector.org or call 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.

During open enrollment, you can call Monday to Friday, 7:00 a.m. to 7:00 p.m. and Saturdays, 9:00 a.m. to 3:00 p.m.

Go to MAhealthconnector.org for information on special dates during open enrollment when we will have even longer hours.

Information to have before you apply:

It will be helpful to have some of this information ready to look at as you fill out your new application. Also, you may be asked to send us copies of some of these documents or others if we need more proof from you after we get your application.

- ☐ Social Security numbers for all people who are applying (if they have one).
- ☐ An immigration document for all non-U.S. citizens who are applying. You can find more information about immigration documents at MAhealthconnector.org.
- ☐ A copy of your federal tax return from last year. If you did not file taxes last year, or your income has changed since last year, have information about your current income ready (such as recent pay stubs or an unemployment award letter).
- ☐ Home or mailing address for everyone in your household who needs insurance.
- ☐ A personal check to make a payment for your first month's premium (if you have one).
- ☐ If your employer offers health insurance, ask these questions:
 - Do any of the health plans that the employer offers meet the "minimum value" standard? Learn more about the minimum value standard at MAhealthconnector.org.
 - What is the employee contribution to the lowest-cost health plan offered for an individual? \$ _____

How often? * Weekly * Every 2 weeks * Twice a month * Monthly

Sign up early and save! Your 2015 plan might save you money. Enroll by Dec. 23 for a full year of savings.

Sign up early and save! Your 2015 plan might save you money. Enroll by Dec. 23 for a full year of savings.

Dell CSR Talking Points	<ul style="list-style-type: none"> • Coverage through the Health Connector for QHP members ends on December 31. • Coverage for MSP and Commonwealth Care members ends on January 31, 2015. • You need to fill out a new application and enroll in a new plan to avoid a gap in coverage. You can begin applying through our new and improved website MAhealthconnector.org beginning November 15, 2014. • For coverage beginning January 1, 2015, you need to apply, shop and pay your first premium bill by December 23, 2014. • Your 2015 plan might save you money. Commonwealth Care and MSP members are encouraged to apply, shop and pay your first premium bill for coverage by December 23, 2014 to enjoy a full year of savings. • January 23, 2015 is the last day for Commonwealth Care and MSP members to apply, shop, and pay their first premium bill for coverage that starts February 1. • For Commonwealth Care and MSP members seeking in-person assistance, the Navigator organization closest to the member is listed under <i>Where to get help</i>.
MassHealth CSR Talking Points	<ul style="list-style-type: none"> • Coverage through the Health Connector for QHP members ends on December 31. • Coverage for MSP and Commonwealth Care members ends on January 31, 2015. • You need to fill out a new application and enroll in a new plan to avoid a gap in coverage. You can begin applying through our new and improved website MAhealthconnector.org beginning November 15, 2014. • For coverage beginning January 1, 2015, you need to apply, shop and pay your first premium bill by December 23, 2014. • Your 2015 plan might save you money. Commonwealth Care and MSP members are encouraged to apply, shop and pay your first premium bill for coverage by December 23, 2014 to enjoy a full year of savings. • January 23, 2015 is the last day for Commonwealth Care and MSP members to apply, shop, and pay their first premium bill for coverage that starts February 1. • For Commonwealth Care and MSP members seeking in-person assistance, the Navigator organization closest to the member is listed under <i>Where to get help</i>.
Enrollment Assistor Talking Points	<ul style="list-style-type: none"> • Coverage through the Health Connector for QHP members ends on December 31. • Coverage for MSP and Commonwealth Care members ends on January 31, 2015. • You need to fill out a new application and enroll in a new plan to avoid a gap in coverage. You can begin applying through our new and improved website MAhealthconnector.org beginning November 15, 2014. • For coverage beginning January 1, 2015, you need to apply, shop and pay your first premium bill by December 23, 2014. • Your 2015 plan might save you money. Commonwealth Care and MSP members are encouraged to apply, shop and pay your first premium bill for coverage by December 23, 2014 to enjoy a full year of savings. • January 23, 2015 is the last day for Commonwealth Care and MSP members to apply, shop, and pay their first premium bill for coverage that starts February 1. • For Commonwealth Care and MSP members seeking in-person assistance, the Navigator organization closest to the member is listed under <i>Where to get help</i>.
Carrier Talking Points	<ul style="list-style-type: none"> • Coverage through the Health Connector for QHP members ends on December 31. • Coverage for MSP and Commonwealth Care members ends on January 31, 2015. • You need to fill out a new application and enroll in a new plan to avoid a gap in coverage. You can begin applying through our new and improved website MAhealthconnector.org beginning November 15, 2014. • For coverage beginning January 1, 2015, you need to apply, shop and pay your first premium bill by December 23, 2014. • Your 2015 plan might save you money. Commonwealth Care and MSP members are encouraged to apply, shop and pay your first premium bill for coverage by December 23, 2014 to enjoy a full year of savings. • January 23, 2015 is the last day for Commonwealth Care and MSP members to apply,

	<p>shop, and pay their first premium bill for coverage that starts February 1.</p> <ul style="list-style-type: none">• For Commonwealth Care and MSP members seeking in-person assistance, the Navigator organization closest to the member is listed under <i>Where to get help</i>.
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