

Talking Points:
2016 Premium Changes for Individual and Family Plans
Health Connector Members

Overall

- More than 90% of our members will be renewed into the same health or dental plan as 2015.
- About 10% of members are in plans being closed by insurers – those members will be renewed into a similar plan offered by their same carrier.
- All members also have the option to shop and change plans during the open enrollment period.

Health Connector plans - Unsubsidized and with Advance Premium Tax Credits (APTC)

- Premiums for Health Connector health plans (excluding ConnectorCare) offered through the Health Connector will increase on average by 6.7% from 2015 to 2016, though some people may see much lower or much higher changes. These increases are the same throughout Massachusetts, even for people not buying their coverage through the Health Connector.
- Our most popular plan, Harvard Pilgrim Health Care's Silver with Coinsurance with ~9,000 members, will be "frozen" for 2016. Frozen means that renewing members may stay in the plan, but the plan will not be enrolling new members. Members renewing into Harvard Pilgrim Health Care's Silver with Coinsurance plan will see a 15% premium increase for 2016.
 - If a member feels that this premium is too high for them, they should look at other plans available through the Health Connector. Other Silver tier plans with lower premiums but similar out of pocket costs are available. Members should shop and compare their options during open enrollment.
- Our new Find a Provider tool (available at ProviderDirectory.MAhealthconnector.org) will make it easier for members to compare plans this year. There may be less expensive plan options that still cover the doctors and hospitals a member wants to use in 2016.

ConnectorCare

- We've taken the following steps to make the renewal process easier for our ConnectorCare members:
 - Keep members with their current carrier. We will renew members with the existing seven (7) ConnectorCare insurers in the same geographic regions.
 - Keep premiums affordable. The lowest-cost plan premium for each ConnectorCare Plan Type will increase by only a few dollars for 2016.
 - For Plan Types 1 and 2A, the premium will still be \$0. This will help to make all participating plans more affordable to our members. (Lowest cost premium by plan type: PT1: \$0, PT2A: \$0, PT2B: \$43, PT3A: \$82, PT3B: \$123)
 - Most ConnectorCare members will not see significant increases in their monthly premiums for 2016.
 - Reduction in member premium: ~25,000 members

- No change: ~22,000 members
- Increase of less than \$5: ~35,000 members
- Increase of between \$5 and \$10: ~18,000 members
- Increase of more than \$10: ~6,700 members

Dental

- All of our 2015 individual and family dental plans will be available for renewal and all members will be able to passively renew into the same plan.
- Dental plans have different end dates throughout the year. Members will get more information about renewing their dental coverage closer to their plan's end date (45 days in advance).
- Premiums for dental offered through the Health Connector decreased, on average by 1.4% from 2015 to 2016, but individual premiums may be going up or down at a different rate.
 - Members enrolled with Altus will see a significant increase in their premium.
 - Members enrolled in Delta will generally see a premium decrease.