



Welcome

Let's do this!

You're on your way to finding a health plan.
The process can be complicated, but this guide can help.

Who is Tufts Health Plan?

We are a nationally recognized nonprofit offering health coverage for people in commercial, Medicare, and Medicaid markets. Our members are all across New England.

What is Tufts Health Direct?

Affordable, high-quality health plans for people shopping for their own insurance. Tufts Health Direct may be a great option for you if your employer doesn't offer health insurance, if you work independently, or if you don't have a job at all.

If you are unsure of how to go about it, use this guide as a starting point.



All kinds of plans for all kinds of people.

Before you get started.

A qualifying life event **allows you to change your health plan outside of Open Enrollment.** These can include marriage, divorce, birth of a child, and more.

At Tufts Health Plan, we believe that everyone deserves a high-quality health plan. And we're here to help.

Shopping for your own health plan?

Massachusetts law requires all residents to have health insurance, so don't miss the deadline or you may be charged a tax penalty. Once Open Enrollment is over, you must have a qualifying life event to enroll in a new health plan.

Open Enrollment is November 1 through January 23 every year. It's your one chance to choose the right health plan for you. **For coverage starting January 1, apply and pay your first month's premium by December 23.**



What's the right health plan for me?

First, ask yourself this question:

Family Size	Household Income
1	\$49,968 or less
2	\$67,644 or less
3	\$85,320 or less
4	\$103,008 or less
5	\$120,684 or less
6	\$138,360 or less
More than 6 people	See the FPL Guidelines

Source: 2019 MassHealth Income Standards and Federal Poverty Guidelines (Rev. 03/19)

Are you eligible for subsidies or tax credits?

Subsidies and advanced premium tax credits are types of financial help from the government. They can help keep the monthly cost of coverage low.

When you apply, the Health Connector will determine your eligibility. This depends on your household income and family size. When in doubt, apply! You might be eligible for other reasons.

In addition, you must live in Massachusetts; be a U.S. citizen, a U.S. national, or a lawfully present immigrant; not have access to an employer's affordable, comprehensive health insurance; not be in jail; and not qualify for Medicare, MassHealth (Medicaid), or another public health insurance program.

Yes.

If you qualify for subsidies, the Health Connector site will show you which plan is right for you and your family. It could be a plan with low monthly payments and affordable cost sharing, called a ConnectorCare plan. You can also qualify for an advanced premium tax credit.

With Tufts Health Direct, you'll pay the lowest premiums in the state. Period. That's because we believe everyone deserves high-quality health benefits.

A premium is the amount you pay each month to be covered by insurance.

An example* of what you could pay each month:

**Example is for an individual living in Boston. Plan availability and premium pricing vary by region.*

ConnectorCare Plan Type	Direct ConnectorCare I	Direct ConnectorCare II	Direct ConnectorCare III
Tufts Health Direct	always \$0	up to \$45	\$87 to \$130

Each Tufts Health Direct plan has the [same benefits](#), including doctor's visits, checkups, hospital stays, x-rays and lab tests, prescriptions, and vision services, plus EXTRAS.

Apply for a ConnectorCare plan by visiting MAhealthconnector.org.

Did you know?

Tufts Health Plan is the first choice for over 50 percent of eligible people in Massachusetts.

No.

If you don't qualify for financial help, we offer lots of plan types for your budget and lifestyle. To start, think about your medical needs. Ask yourself, how often do you need health care? Use the chart below to get an idea of what plan might fit your situation.

Your monthly premium is based on your age, where you live, and your plan type.

Chart examples are for illustration only.

How often do I need health care?	Very often.	A lot.	Not so much.	Almost never.
What sounds like me the most?	I need ongoing care. I have pre-existing conditions, multiple prescriptions, and go to the doctor or hospital often.	I see a doctor often. I have prescriptions, an upcoming procedure, and doctor's visits.	I don't go to the doctor or hospital often. I have an occasional prescription or procedure.	I consider myself healthy. I have no ongoing prescriptions and don't go to the doctor or hospital often.
Premium (monthly bill)	\$\$\$\$	\$\$\$	\$\$	\$
Out-of-pocket costs	\$	\$\$	\$\$\$	\$\$\$\$
Plan type	Platinum	Gold	Silver	Bronze
What it means	I will pay the highest monthly premium, but my out-of-pocket costs will be low.	I will pay a high monthly premium, but my out-of-pocket costs will be low.	I will pay a low monthly premium, but my out-of-pocket costs will be higher.	I will pay the lowest monthly premium, but my out-of-pocket costs will be high.

Each plan has the [same benefits package](#), whether you're looking at Tufts Health Direct or our competitors. The difference among all of us is the provider network, the monthly bill, and the way you and your health plan share the cost of getting care.

Did you know?

Tufts Health Plan is the first choice for over 50 percent of eligible people in Massachusetts.



Choosing the right plan takes some research.

A few important checks before you sign up:

Tip:
To be extra sure, call your doctor's office and ask if Tufts Health Direct is accepted.

Doctor Check

Keep the doctors you know and trust. Use the [doctor search tool](#) to see if your doctor or hospital is in Tufts Health Direct's network.

Prescription Check

Check if your [prescriptions are covered](#) by Tufts Health Direct.

Make sure you also look at your plan's specific:

Deductible:

The amount you need to pay before the health plan starts to cover services.

Copayment/Coinsurance:

The fixed amount or the fixed percentage you may pay for a covered pharmacy or medical service at the time of your appointment.

Out-of-pocket maximum:

A limit or cap on how much money you have to pay for services in a year.



You're on your way to getting
a health plan for 2020.

Getting started.

Do you want help in your language?
Você gostaria de ajuda em seu idioma?
您需要以您的语言提供帮助吗?

[Get Health Connector Language Support](#)

Get help with your application.
Make an appointment with a
Certified Enrollment Assister.

[Find Help Near You](#)

The application is in English. It will take about
45–60 minutes to complete all five sections.

**You'll need your Social Security number
if you have one.**

**If you apply for a subsidized plan,
you'll need this information for yourself
and for anyone else on your application:**

- Proof of your income
- Proof of residency
- Proof of immigration status for
all non-U.S. citizens who are applying
- If you did not file taxes last year or your income
has changed since last year, have a recent pay stub
or an unemployment award letter

These are common examples, but not a full list.

When you're ready, go to MAhealthconnector.org and click Apply Now.

Appendix

Here's where useful information
can be found online:

Tufts Health Direct Benefits

<https://tuftshealthplan.com/directmembers>

Doctors and Hospitals in the Tufts Health Direct Network

<http://networkhealth.prismisp.com/?plan=direct&str=direct-en>

Prescriptions Covered by Tufts Health Direct Plans

[https://fm.formularynavigator.com/MemberPages/
pdf/2020TuftsHealthDirect_16043_Full_O.pdf](https://fm.formularynavigator.com/MemberPages/pdf/2020TuftsHealthDirect_16043_Full_O.pdf)

Certified Enrollment Assistors, Counselors, and Navigators

<https://my.MAhealthconnector.org/enrollment-assisters>

Health Connector Language Support

<https://www.MAhealthconnector.org/language>

Massachusetts Health Connector

877-623-6765 or **TTY 877-623-7773** for people who are deaf, hard of hearing,
or speech disabled.

Connector Walk-In Centers

<https://www.MAhealthconnector.org/help-center/health-connector-walk-in-centers>