



A Quick Guide to Choosing the Right Health Plan

Let's Do This!

You're on your way to finding a health plan. The process can be complicated, but we're here to help. Use this guide to help you choose between individual health plans, such as Tufts Health Direct.

Are You Eligible For Financial Help?

In 2024, more Massachusetts residents than ever qualify for low-cost ConnectorCare plans.

Great news for Massachusetts residents! The Health Connector expanded income limits for low-cost ConnectorCare plans for 2024. Income limits are the highest amount individuals and families can earn and still qualify for ConnectorCare plans. This change means that more individuals and families will qualify for ConnectorCare plans that have no deductibles, and low or no out-of-pocket costs.

What's Changed?

For 2024 plans, the income limit for individuals increased from \$43,470 to \$72,900. The income limit for a family of four increased from \$90,000 to \$150,000.

What Should You Do?

To get the best plan you qualify for, make sure you update your eligibility application on the Health Connector.

If You Haven't Filled Out an Eligibility Application on the Health Connector

There's never been a better time to apply. The chances that you will qualify for a ConnectorCare plan are greater than ever.

When you apply, the Massachusetts Health Connector will determine your eligibility. This depends on your household income and family size. **When in doubt, apply!**



To be eligible, 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.

If you qualify for ConnectorCare, the Health Connector will let you know what plan level you qualify for. Then you can compare plans in that level and choose the plan that’s right for you.

Here's an example of the premium you could pay. A premium is the amount you pay each month to be covered by insurance. The example is 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 | \$0 | Up to \$49 | Up to \$49 to \$301 |

In addition to no or low monthly premiums, ConnectorCare plans have low out-of-pocket costs and no deductibles. This makes using your health plan benefits much more affordable. 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

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.

| 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 lower. | I will pay a higher monthly premium, but my out-of-pocket costs will be lower. | I will pay a lower 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 covered benefits**, 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.

A Few Important Checks Before You Sign Up



Doctor Check

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



Prescription Check

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

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

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.



Copayments or 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 plan year.

Getting Started

The application is in English, Spanish and Portuguese. 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

Language Support

Need help in your language?
Você gostaria de ajuda em
seu idioma?

**Get Health Connector
Language Support**

Get Local Support

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

Find Help Near You

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

* These are common examples, but not a full list.



Helping Resources

Here's where you can find useful information online:

Tufts Health Direct Benefits

<https://tuftshealthplan.com/directmembers>

Doctors and Hospitals in the Tufts Health Direct Network

<https://tuftshealthplan.com/directproviders>

Prescriptions Covered by Tufts Health Direct Plans

<https://tuftshealthplan.com/member/tufts-health-direct-plans/pharmacy>

Certified Enrollment Assistors, Counselors, and Navigators

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

Massachusetts Health Connector 1-877-623-6765 (TTY 1-877-623-7773)

<https://www.MAhealthconnector.org>

Massachusetts Health Connector Language Support

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

Information You Need to Start Your Application

<https://www.mahealthconnector.org/get-ready-to-enroll>