

## 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.







Questions? Call: 888-257-1985  
Monday-Friday, 8 AM-5 PM

# ARE YOU ELIGIBLE FOR A SUBSIDY?

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.

Family Size	Household Income
 <b>One</b>	<b>\$49,960 or less</b>
 <b>Two</b>	<b>\$67,640 or less</b>
 <b>Three</b>	<b>\$85,320 or less</b>
 <b>Four</b>	<b>\$103,000 or less</b>

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.

<sup>1</sup> Source: [2020 Health Connector Consumer Guide to Subsidies](#)

**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:			
ConnectorCare Plan Type	Direct ConnectorCare I	Direct ConnectorCare II	Direct ConnectorCare III
<b>Tufts Health Direct</b>	<b>Always \$0</b>	<b>Up to \$45</b>	<b>\$87 to \$130</b>

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](https://MAhealthconnector.org)**

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

## 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 low.	I will pay a higher monthly premium, but my out-of-pocket costs will be low.	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 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.

# 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.



### 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.



# GETTING STARTED

**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

## Language Support

Need 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 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](https://MAhealthconnector.org) and click Apply Now.**

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





## HELPFUL 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/find-a-doctor>

Prescriptions Covered by Tufts Health Direct Plans

[https://fm.formularynavigator.com/MemberPages/pdf/2020Tufts-HealthDirect\\_16043\\_Full\\_O.pdf](https://fm.formularynavigator.com/MemberPages/pdf/2020Tufts-HealthDirect_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>

Health Connector Walk-In Centers

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