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The Massachusetts Health Connector launched its new website Saturday, November 15, 2014. Here are answers to some questions about what this milestone means and what consumers need to know.

What is the Connector?

The Connector is a state agency through which people can shop for and buy health insurance. In other states, similar agencies are called “exchanges” or “marketplaces.” The Connector functions through a website that allows Massachusetts residents to compare the premiums and benefits in the plans available where they live.

Who uses the Connector?

The Connector serves those who don't get health insurance through their employers, a minority of people in Massachusetts. That includes those who are self-employed or unemployed, people whose employers don't offer coverage or offer plans that are too expensive, early retirees, and people with low incomes. (Additionally, businesses with 50 or fewer employees can buy insurance coverage for their workers through the Connector, but few do.)

Why can't people just buy coverage directly from an insurer?

They can. Several insurers do offer plans for people buying on their own. But many can't afford the premiums. By using the Connector — and only by using the Connector — consumers get access to state and federal subsidies that lower premiums and limit out-of-pocket costs.

These subsidies are available on a sliding scale for anyone with annual income below 400 percent of the federal poverty level. (The federal poverty level is \$23,850 for a

family of four, so any family of four with income below \$95,400 will qualify for a subsidy.)

What happened on November 15th?

November 15th was the first day of open enrollment, when people can select insurance for next year. This is true throughout the nation, but it is particularly significant in Massachusetts because the state is launching a new website to replace the one that failed last year.

The days and weeks ahead will reveal whether the website can function as it should and whether the people who need to use it will sign on.

If the majority of state residents don't use the Connector, why is it such a big deal?

The Connector is the mechanism that enabled Massachusetts to extend health care coverage to 97 percent of the population, the highest health insurance rate in the nation. It was created as a cornerstone of the 2006 law that later became the model for the federal Affordable Care Act. Polls consistently show that two-thirds of Massachusetts residents favor the state's health care law, and for many it has been a point of pride.

So it was a huge embarrassment last year when the website created to meet the terms of the federal law proved dysfunctional. Worse, it was a huge expense. State and federal taxpayers spent \$254 million on technology related to the Connector — \$80 million more than they would have spent had the software worked in the first place.

What can a person do on the Connector website?

When you go to MAhealthconnector.org, you can explore options without entering your name (“anonymous browsing”). You can create an account, complete an application, and find out whether you are eligible for MassHealth (the state's Medicaid program) or for federal or state subsidies.

If you are eligible for MassHealth, you will be enrolled immediately and receive follow-up information in the mail.

If not, you can move on to shopping among the commercial plans, comparing premiums, copays, and benefits online. (The website is not yet able to tell you whether your doctor belongs to any specific plan; you will have to get this information from the insurer.) Then you can select a plan and pay the premium through an electronic fund transfer, or mail a check later.

Can people who don't have computers, or don't like using them, take advantage of the Connector?

Yes. Help is available by phone and in person. There are two walk-in centers where you can get assistance without an appointment: 133 Portland St., 1st Floor, Boston, and 146 Main St., Suite 201/202, Worcester.

Additionally, more than 1,500 trained counselors (sometimes called “navigators”) are available at health centers and other locations throughout the state. A list can be found at MAhealthconnector.org/help-center/ or by calling 1-877-623-6765 (TTY: 1-877-623-7773).

For phone assistance, the Connector has hired more than 300 customer service representatives, who can be reached at 1-877-623-6765 (TTY: 1-877-623-7773). The line is open from 7 a.m. to 7 p.m. this Saturday and Sunday; from 7 a.m. to 7 p.m. weekdays; and 9 a.m. to 3 p.m. on future Saturdays.

For MassHealth, the customer service number is 1-800-841-2900 (TTY 1-800-497-4648) and is open Monday through Friday, 8 a.m. to 5 p.m.

What is the deadline to buy insurance?

To obtain coverage effective Jan. 1, you must select a plan by Dec. 23. There are exceptions in Massachusetts because some people are in temporary programs that end on a staggered basis. If you are in this category, you will receive mailings and phone calls explaining your timetable.

If you miss the first deadline, you can still buy coverage up until Feb. 15, and it will take effect the first day of the following month.

If you are eligible for MassHealth, you can sign up at any time.

You also can buy insurance at any time of the year if you experience a major life change, such as losing your job, having a baby, or getting married.

What happens to those who don't buy health insurance?

Both federal and state law require residents to have health insurance, with a few exceptions. Those who don't buy health insurance have to pay a penalty when they file their income taxes.

The penalties vary depending on income, age, and family size; there is no penalty for individuals with income at or below 150 percent of the federal poverty level.

Where can people get more information?

Call 1-877-623-6765 or go to MAhealthconnector.org.