

# Massachusetts Health Connector

Find affordable, high-quality health insurance if you lost coverage through your job



The Health Connector is a state agency and health insurance marketplace that makes coverage available to people who recently lost their insurance from their employer. Most people who apply through the Health Connector can get a plan for a low monthly cost, and some people even qualify for a **\$0 monthly payment**.

All Health Connector plans cover services like doctor visits, emergency care, physical therapy, and prescription drugs.

## Learn more and apply

Learn more and sign up today at [www.MAhealthconnector.org](http://www.MAhealthconnector.org). When you fill out an application online, you'll find out right away if you qualify for a health plan from the Health Connector or coverage through MassHealth.

➡ If you've lost health insurance that you had through a job, make sure to apply within **60 days** of losing that coverage. However, the sooner you apply, the sooner your new health insurance can start.

Losing your employer coverage is considered a qualifying life event, which gives you a special enrollment period for enrolling through the Health Connector. Once your special enrollment period is over, you may not be able to enroll through the Health Connector again until the next Open Enrollment period.

## Already have a Health Connector account?

If you've applied to the Health Connector in the past or currently have Health Connector coverage and your income has changed, please update your account with this information now. If your income is now lower, you may end up qualifying for lower-cost health insurance.

Sign into your account at [www.MAhealthconnector.org](http://www.MAhealthconnector.org) to update your income or other information.

You can find detailed instructions for updating income on our website at: [www.MAhealthconnector.org/update-income](http://www.MAhealthconnector.org/update-income)

## Steps to enroll or change plans

1. Apply or update your account
2. Choose a plan
3. Pay your first monthly bill (if you have one) by the 23rd of the month

You will need to enroll and pay your first premium bill before your plan can start.

When you enroll and make your first payment by the 23rd of the current month, your new plan will start the first day of the following month.

## ➡ Tip for entering income

Enter your income as it is right now, then adjust your expected yearly income based on what you think you'll end up making over the course of the year.

If your income changes later on, please update your information again to so you are keeping it as correct as possible.

Apply online at [www.MAhealthconnector.org](http://www.MAhealthconnector.org)