

The Health Connector provides affordable, quality, and accessible health insurance to residents and small businesses of Massachusetts to ensure all residents in the Commonwealth have access to health insurance. The Health Connector provides coverage to over a quarter million members.

Open Enrollment for Individuals and Families

Open Enrollment is the time of year when individuals can enroll in or change their health insurance plan through the Health Connector Marketplace without a qualifying life event.

- Massachusetts Open Enrollment for 2019 runs from **November 1, 2018 to January 23, 2019**. This is an extended Open Enrollment period compared to other states that end December 15th, giving MA residents a longer period of time to shop for and enroll in coverage for 2019!
- For coverage effective starting January 1, 2019, members must select a plan and pay by December 23, 2018. Plan selection and payment after December 23, 2018 will be effective beginning February 1, 2019.

What to Expect for 2019 Open Enrollment

The Health Connector expects to maintain a steady customer service experience this Open Enrollment. However, due to federal eligibility requirements, members may see changes to their coverage if they do not act. We are encouraging our members to return to their online application to:

- **Update their information.** Eligibility determinations due to federal data matching requirements could impact subsidies if members do not update their account information.
 - Based on our preliminary eligibility process, we expect some member movement into unsubsidized coverage. The majority of movement can be attributed to information not being available from data sources to confirm member income.
 - This will result in members who were previously in subsidized coverage being moved into unsubsidized plans, if they do not act to update their income information.
 - Members should return to their online application or call the Health Connector to report changes in order to ensure accurate eligibility determinations.
- **Shop for the best plan.** Though premiums will remain relatively stable for coverage year 2019, members will have a broader range of plan designs and carriers to select from when shopping for a plan that meets their needs.
 - The Health Connector is expanding existing tiers of coverage to offer “low gold” and “high bronze” plans which will provide a wider selection of value options for individuals and families.
 - UnitedHealthcare will offer plans in the Boston metro area for coverage effective January 1, 2019, joining eight other carriers for the 2019 plan year.
 - Members are encouraged to compare and shop for plans that may be more affordable to them. Members will receive a new notice this year clearly informing them of their next year’s premium amount – calling them to take action sooner!
- **Constituent Tip:** Neighborhood Health Plan (NHP) has indicated its intention to rebrand under a new name, AllWays Health Partners.
 - The Health Connector does not anticipate substantive changes to the plan, but the plan names members will see when shopping will be AllWays Health Partners for January 1 effective dates

Tools to Help with Plan Decisions during 2019 Open Enrollment

Web Tools: The Health Connector encourages members to visit the Health Connector’s website for tools that can assist members in comparing plans and successfully enrolling in coverage:

- Formulary and Provider search tool: <https://ma.checkbookhealth.org/hie/ma/2019/>
- Comparison tool for 2018 and 2019 plans: www.mahealthconnector.org/compare-plans
- Payment portal: www.mahealthconnector.org/how-to-pay

Customer Service Center: The Health Connector Customer Service Center will have extended business hours during Open Enrollment to ensure current and new members have extra time to get their questions answered. Help is available in multiple languages: 1-877-MA-ENROLL or 1-877-623-6765.

Open Enrollment 2019 Call Center Hours of Operation	Closed Enrollment Call Center Hours of Operation
Monday - Thursday 8AM - 7PM	Monday - Thursday 8AM - 6PM
Friday 8AM - 7PM	Friday 8AM - 6PM
Saturday Dec. 15, Dec 22, Jan. 12, Jan. 19	Saturday CLOSED

Walk-In Centers: Located in Boston, Springfield, Worcester, and Brockton, members can get in-person assistance at walk-in centers from Health Connector Customer Service staff. Each site performs the full range of customer service activities, such as helping with applications, switching health plans, taking payments and troubleshooting issues. Find locations at: www.mahealthconnector.org/about/contact.

Navigators & Assisters: Free in-person help is available – regardless of income. Organizations selected by the Health Connector conduct outreach and help people in their communities with applying for coverage, obtaining eligibility determinations, and shopping for and enrolling in plans through the Health Connector. Our Navigator Program is not affected by federal funding shortfalls and continues to be fully supported by the Health Connector to ensure members get the help they need.

Visit <https://betterhealthconnector.com/enrollment-assisters> to find local help.

Navigator Organization	Address	Phone Number	Non- English Languages
Boston Public Health Commission	1010 Massachusetts Avenue, Boston , Ma 02118	617-534-5050	Spanish, Portuguese, Cape Verdean Creole, Haitian Creole
Cambridge Economic Opportunity Committee	11 Inman Street, Cambridge, Ma 02139	617- 868-2900	Amharic, Haitian Creole, French, Spanish, Portuguese
Caring Health Center	1049 Main Street, Springfield, Ma 01103	413-739-1100	Arabic, Spanish
Community Action Committee of Cape Cod & Islands, Inc.	372 North Street, Hyannis, Ma 02601	508-771-1727	Spanish, Portuguese, Bulgarian, Serbian, Russian
Community Health Center of Franklin County	102 Main Street, Greenfield, MA 01301	(413) 325-8500	Spanish
Ecu-Health Care	99 Hospital Avenue, Suite 208, North Adams, MA 01247	(413) 663-8711	
Edward M Kennedy Health Center	650 Lincoln St, Worcester, MA 01605 - Administrative Office		Portuguese, Spanish
Edward M Kennedy Health Center	354 Waverly Street, Framingham, MA 01702		Portuguese, Spanish
Edward M Kennedy Health Center	631 Lincoln Street, Worcester, MA 01605		Portuguese, Spanish
Edward M Kennedy Health Center	19 Tacoma, Worcester, MA 01605		Portuguese, Spanish
Edward M Kennedy Health Center	42 Cape Road, Milford, MA 01757		Portuguese, Spanish
Family Health Center of Worcester	26 Queen Street, Worcester, Ma 01610	(508) 860-7700	Albanian, Arabic, Berber, French, German, Greek, Italian, Kaba, Sango, Spanish, Portuguese
Fishing Partnership	2 Blackburn Center, Gloucester, Ma 01930	(888) 282-8816	Italian
Fishing Partnership	139 Court Street, Unit 101A, Plymouth, Ma 02360	(781) 635-0011	
Fishing Partnership	38 Bethel Street, New Bedford, Ma 02740	(508) 991-3043	Portuguese
Fishing Partnership	880 Main Street Unit 2, Chatham, Ma 02633	(508) 237-9402	
Greater Lawrence Community Action Council, Inc.	305 Essex Street, Lawrence, MA 01840	(978) 620-4784	Spanish
Health First Community Health Center	387 Quarry Street, Suite 100, Fall River, MA 02723		Spanish, Portuguese
Hilltown Community Health Center	58 Old North Road, Worthington, MA 01098	(413) 667-2203	
Joint Committee for Children's Health Care in Everett	Everett City Hall, 484 Broadway, Everett, MA 02149	(617) 394-2414	French, Haitian Creole, Italian, Portuguese, Spanish
Manet Community Health Center	180 George Washington Boulevard, Hull, MA 02045	(781) 925-4550	
Manet Community Health Center	1 Washington Street, Taunton, MA 02780	(508) 822-5500	
Manet Community Health Center	110W Squantum Street, Quincy, Ma 02171	(617) 376-3000	Arabic, French, Haitian Creole, Italian, Spanish, Portuguese, Vietnamese
PACE	166 William Street, New Bedford, Ma 02740	(508)-999-9944	Portuguese
Vineyard Health Care Access	114 New York Avenue, Vineyard Haven, MA 02568	(508) 696-0020	Portuguese, Spanish