

Title: Talking Points on Letter to 2015 Bronze Plan Enrollees

Date:	November 2
Format:	Letter
Target Audience:	Health Connector members enrolled in a Bronze plan in 2015 (5,680) -Excludes members enrolled in a 2015 Bronze Minuteman plan, because their plan is being frozen and cost-sharing increases will not apply to them -Excludes CeltiCare 2015 Bronze members because they will be mapped to a Silver plan for 2016
Objective:	Make current Bronze members aware of the increased cost-sharing in 2016 and encourage them to shop and compare their plan options for 2016.
Notes:	A copy of the Health Plan Shopping Guide was included with this mailing
Key Messages:	Costs for services are going up in your plan. Make sure you can afford these out-of-pocket costs before you decide to renew for 2016

Communication Text/Design:

Dear [Member name],

We recently sent you a packet of information about renewing your current health insurance coverage through the Health Connector for 2016. Please read the following information about changes to your coverage for 2016, before you make a decision about your 2016 enrollment.

IMPORTANT: Because of changes in federal law, if you stay in your current Bronze tier plan for 2016, you'll pay higher out-of-pocket costs for services in 2016.

Below are some examples of your plan costs that are changing for 2016:

Deductible: The amount you pay out-of-pocket until your plan starts to pay for covered services.	
2015 Deductible: [2015 Deductible]	2016 Deductible: [2016 deductible]
Maximum out-of-pocket cost (MOOP): The most you pay in one year for health care services. Once you pay this, your plan pays for all of your covered services for the rest for the year.	
2015 MOOP: [2015 MOOP]	2016 MOOP: [2016 MOOP]
Emergency services: The amount you'll need to pay if you need to go to an Emergency Room for care.	
2015 Emergency services: [2015 ER charge]	2016 Emergency services: [2016 ER charge]

Make sure you can afford these out-of-pocket costs for services if you choose to renew your coverage. If you want to have lower costs when you see a doctor or get a medication, you may want to enroll in a Silver, Gold, or Platinum tier (level) plan. These types of plans will have higher premiums each month, but

lower costs when you get services.

How should I compare my other plan options for 2016?

We've included a Health Plan Shopping Guide with this letter. In it, you'll find some suggestions on comparing plans through the Health Connector during open enrollment, and how to think about your health care needs and budget for the next year. The easiest way to compare plans is online at MAhealthconnector.org.

If you have an online account, follow these steps to review plans for 2016:

- Log into your account at MAhealthconnector.org.
- Click on **My Eligibility**.
- Review your 2016 application if you have not already, to make sure all of the information we have about you is correct for 2016. If you make any changes, make sure that you continue through all of the screens on the application until you submit on the **Rights and Responsibilities** page.
- Click the **Find a Plan** button on your **2016 Eligibility Results** page.
- You can filter plans by different factors, including **Coverage Level**. If you want to review your Bronze plan options for 2016, make sure to choose Bronze from the Coverage Level list on the bottom left side of the page.

When you're comparing plans, make sure to pay attention to:

- **Out-of-pocket costs.** This can include the deductible, co-pays, co-insurance, and out-of-pocket limit for the year.
- **Monthly premium.** This is the amount you'll need to pay each month, even if you don't get care.
- **Provider networks.** Make sure the providers (such as doctors and hospitals) you want are in a plan's provider network, using our new online Find a Provider tool at ProviderDirectory.MAhealthconnector.org. You can also call your insurance company directly to ask about providers included in a plan's network.

If you have questions

There are many new places where you can get free, in-person help with comparing plans for 2016. You can find a full list of places in your area where you can get help by going to www.MAhealthconnector.org/help-center.

If you have any questions, please call Health Connector Customer Service at 1-877 MA ENROLL (877-623-6765) or TTY: 1-877-623-7773. During open enrollment, from November 1 through January 31, you can call Monday through Friday, 8:00 a.m. to 9:00 p.m., and Saturday and Sunday from 9:00 a.m. to 5:00 p.m.

Thank you,

Massachusetts Health Connector

Health Plan Shopping Guide



Use this guide to help you choose a health insurance plan through the Massachusetts Health Connector.



Step 1: Know which plans you qualify for

First, you'll need to know which plans are available to you. If you applied online, you'll be able to see your plan choices after you complete your application and click the **Find a Plan** button. If you applied by paper application or by phone, you can search for plans available in your area by going to MAhealthconnector.org and clicking on **Browse Plans** halfway down the homepage. You can also call Customer Service.



Step 2: Compare costs

The total cost of your coverage will include your monthly premium payments and your out-of-pocket costs. In general, the lower your monthly premium, the higher your out-of-pocket costs will be when you get covered services. You can find a list of benefits included in all Health Connector plans on page 4.

Our plans are organized by metallic tiers (levels) to make plan premiums and out-of-pocket costs easier to compare. Learn more about metallic tiers on page 5.

Use our worksheet on page 3 to see how much your out-of-pocket costs might be, based on health services you think you'll need during the plan year.



Step 3: Find out whether the providers you want are in a plan's network

Once you've narrowed your plan choices down, make sure that any providers you want to use for care (such as doctors, hospitals, or health centers) are in those plans' provider networks. You can use the Find a Provider tool at ProviderDirectory.MAhealthconnector.org to see which plans have the providers you want. Learn more about provider networks on page 6.



Step 4: Choose your new plan and enroll!

After you've learned more about a plan's costs and checked to see if the providers you want are in its network, you will need to complete your enrollment. You can enroll online at MAhealthconnector.org, or call Customer Service to enroll by phone. After you choose a plan, you'll need to pay your first premium to complete enrollment. Payment is always due by the **23rd** of the month before your coverage begins.

Additional audience Talking Points	<ul style="list-style-type: none">• Health Connector members recently received a renewal packet in their mail, detailing their 2016 renewal plan option.• Members who received this additional letter are enrolled in a Bronze level Health Connector plan, which will have significant out-of-pocket costs increases in 2016.• The best way for members to find a plan that meets their needs and budget for 2016 is to shop and compare their options during open enrollment, which starts November 1.
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