



Do You Need Health Coverage? Resources are available to help Bay Staters find and enroll in health insurance.

If you need health insurance you will be able to purchase it through the Massachusetts Health Connector and may be eligible for financial assistance to help with premiums and out-of-pocket costs. Even if you are young and healthy, it is important that you get health insurance. Health insurance gives you the peace of mind of knowing that you will be covered and be more able to afford your medical expenses if you have an accident or get sick.

Depending on your income, family size, and a few other factors, you may qualify for health coverage tax credits or you may be able to enroll in the Medicaid program. This brief list will provide information and useful links to resources that can help you obtain coverage that is right for you and your family.

Resources for Patients:

Find help online: Open enrollment in the health insurance marketplace begins on November 1 and ends on December 15 each year. Individuals who have a qualifying life event (such as the birth of a child, marriage, divorce, or employment change) or were unable to enroll in the marketplace during open enrollment due to certain complex situations (such as an enrollment website error) may be granted a special enrollment period. Those who are eligible for Medicaid may enroll at any time throughout the year.

Visit <https://www.mahealthconnector.org/> for more information about your state's health insurance marketplace and enrollment periods. Massachusetts has extended the exchange enrollment deadline this year to begin on November 1, 2020 and end on January 23, 2021.

More information and to find out if you qualify for a special enrollment period can be found at <https://www.healthcare.gov/coverage-outside-open-enrollment/> or by calling 1-800-318-2596 (TTY: 1-855-889-4325).

Spanish language website: <https://www.cuidadodesalud.gov/es/>

Speak with someone over the phone: Massachusetts' health insurance marketplace, Massachusetts Health Connection, operates a toll-free call center for questions about the exchange Monday through Friday from 8 am until 6 pm at 1-877-623-6765 (TTY 1-877-623-7773).

Get help in person: Massachusetts has certified health insurance assisters that are trained to help you understand and choose among the health insurance plans available to you. Find a local health insurance resource here: <https://betterhealthconnector.com/enrollment-assisters>

Community health centers also provide outreach and enrollment assistance. Find the community health center nearest you: <http://findahealthcenter.hrsa.gov/>