

Can I qualify for federal and state assistance that reduces my health insurance premiums and out-of-pocket expenses through the Health Connector?

Depending on your income, you may qualify for federal and/or state tax credits and other subsidies that reduce your premiums and lower your out-of-pocket expenses if you shop through the Health Connector. You can find out more about the income criteria for qualifying for these subsidies by visiting MAhealthconnector.org or calling **1-877 MA ENROLL** (1-877-623-6765).

Does access to employer-sponsored coverage affect my eligibility for help paying for coverage through the Health Connector?

An offer of health coverage from your employer could affect your eligibility for subsidies through the Health Connector. If your income meets the eligibility criteria, you will qualify for subsidies through the Health Connector if:

- Your employer does not offer coverage to you, *or*
- Your employer does offer you coverage, *but*:
 - × Your employer's offer of coverage for just you (not including other family members) would require you to spend more than the following percentage(s) of your household income:

Is your employer's individual health insurance coverage affordable?

Coverage for 2016	9.66% of household income
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Coverage for 2017	9.69% of household income
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or

- × The coverage your employer provides does not meet the "minimum value" standard set by federal law (which says that the plan offered has to cover at least 60 percent of total allowed costs).

Questions?

Visit MAhealthconnector.org or call **1-877 MA ENROLL** (1-877-623-6765) or TTY: 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.

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Employees that live outside of Massachusetts can visit healthcare.gov to find out about Marketplaces in their region.

Visit MAhealthconnector.org or call 1-877-MAENROLL (1-877-