



Gold Plans for Individuals and Families

The health plans offered by the Massachusetts Health Connector are grouped in four tiers (levels) so you can more easily compare benefits and costs. The tiers are named after metals: Platinum, Gold, Silver and Bronze. Plans in all four tiers have comprehensive benefits, including doctor and hospital visits and prescription drugs.

COMPARING AND SHOPPING FOR PLANS

The Health Connector plans that are offered within each tier all have a similar value or amount of coverage. This helps make it easier for you to compare plan options as you shop. The chart on the next page shows you the features and costs for all of the Gold tier plans.

The chart also lets you compare the “standardized” plans—**Gold A, B, and C**—and the non-standardized plans in the Gold tier. Standardized plans within each category of Gold A, B, or C have the same core benefits, but are offered by different carriers and have different names. The non-standardized plans have similar value as the standardized Gold plans, but with some small differences in features like deductibles and co-pays.

The networks of health care providers will vary by each plan, so be sure to choose a plan that has the providers you are looking for.

When you go to MAhealthconnector.org to shop for a plan, our online tools can help you narrow your choices based on out-of-pocket costs, such as co-pays and deductibles. You can then choose up to three plans to compare side-by-side and review the different provider networks within plans. This will help you find the plan that is right for you and your family.

IF YOU NEED HELP

- **Visit MAhealthconnector.org.** You’ll find lots of details here, including information in other languages.
- **Call Customer Service** at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773. Call Monday to Friday, 8:00 a.m. to 6:00 p.m.
- **For in-person help**, you can work with a Navigator or a Certified Application Counselor. These are people who have been trained to help you with the application process. For a list of Navigators or Certified Application Counselors in your area, visit MAhealthconnector.org.

ENROLL IN A DENTAL PLAN

In addition to health insurance, the Health Connector offers dental insurance plans for individuals and families from the state’s leading dental insurance companies. You can shop for dental plans online at MAhealthconnector.org, or by calling Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773.



GOLD PLANS

PLAN FEATURE/SERVICE		GOLD A	GOLD B	GOLD C	OTHER GOLD PLANS						
		Plans offered by all carriers; plan names may vary			FH Deductible 1200*	FH Deductible 2000 High*	HPHC Best Buy HMO 1000**	NHP Prime HMO 2000/4000 25/40/150	NHP Prime HMO 500/1000 PY 30/45	BCBSMA HMO Blue \$500 Deductible with HCCS	
Tier										Tier 1	Tier 2
Annual Deductible (individual/ family)		\$500/ \$1,000	\$1,000/ \$2,000	\$1,500/ \$3,000	\$1,200/ \$2,400	\$2,000/ \$4,000	\$1,000/ \$2,000	\$2,000/ \$4,000	\$500/ \$1,000	\$500/ \$1,000	
Annual Maximum Out-of-Pocket (individual/family)		\$3,000/ \$6,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$4,500/ \$9,000	\$4,000/ \$8,000	\$5,250/ \$10,500	Medical: \$5,350/\$10,700 Rx: \$1,000/\$2,000	\$5,000/ \$10,000	Medical: \$4,000/ \$8,000 Rx: \$1,000/\$2,000	
PCP Office Visit		\$20	\$30	\$25	\$10	\$25	\$25	\$25	\$30	\$20	
Specialist Office Visit		\$35	\$45	\$40	\$20	\$40	\$40	\$40	\$45	\$35	
Emergency Room		30%	\$150	\$150	\$250	\$200	\$250	\$150	\$250	\$100	
Inpatient Hospitalization		30%	\$500	\$250	\$1,000	\$500	\$0	\$0	\$500	\$0	\$1,000
High-Cost Imaging		30%	\$200	\$150	\$300	\$150	\$150	\$0	\$250	\$100	\$550
Outpatient Surgery		30%	\$250	\$250	\$700	\$250	\$0	\$0	\$250	\$0	\$1,000
Prescription Drugs (Rx)	Retail Tier 1	\$15	\$20	\$15	\$5	\$15	\$25	\$15	\$25	\$15	
	Retail Tier 2	50%	\$30	\$25	\$30	\$30	\$40	\$25	\$40	\$25	
	Retail Tier 3	50%	\$50	\$50	50%	\$50	\$60	\$45	\$60	\$45	
							20%				
	Mail Order Tier 1	\$30	\$40	\$30	\$10	\$30	\$62.50	\$30	\$50	\$30	
	Mail Order Tier 2	50%	\$60	\$50	\$60	\$60	\$100	\$50	\$80	\$50	
	Mail Order Tier 3	50%	\$150	\$150	50%	\$150	\$180	\$135¹	\$180	\$135	
						20%					

Numbers in **bold type** indicate that this benefit is subject to the annual deductible

*FH offers all plans on three (3) provider networks: Select Care, Direct Care and Steward Community Care

**HPHC offers the Best Buy HMO plan on two (2) provider networks: their Standard network and their Focus network

¹ Only in-patient hospitalization, high-cost imaging, and outpatient surgery are subject to the deductible.

GOLD HEALTH PLANS

Carriers that offer at least one plan in the Gold tier include:

- Blue Cross Blue Shield of MA (BCBSMA)
- Boston Medical Center HealthNet Plan
- CeltiCare Health Plan
- Fallon Health (FH)
- Harvard Pilgrim Health Care (HPHC)
- Health New England
- Minuteman Health
- Neighborhood Health Plan
- Tufts Health Plan-Network Health
- Tufts Health Plan
- UnitedHealthcare