

How To: Apply for Health Insurance in MA



HEALTH CARE FOR ALL

households under 65 years old:

only fill out **one form** per household (but list everyone) to apply for:

online application

www.MAhealthconnector.org

- 1) create account online
- 2) verify email
- 3) finish completing account
- 4) complete identity proofing (more information below)
- 5) fill out + **submit** application
- 6) **shop** for a health plan*
- 7) **enroll** in a health plan*
- 8) **pay** premium by 23rd day of the month*

* if applicable



"Intend to Reside" question: check off EACH household member's name or they will be denied coverage

DON'T WAIT TO APPLY!

in-person help

find a local **Navigator** or **Certified Application Coach (CAC)** for assistance online at:

<https://my.MAhealthconnector.org/enrollment-assisters>

phone application

877-MA-ENROLL
(877-623-6765)

assistance also available via

Health Care For All
HelpLine

(800) 272-4232

(Mon-Fri, 9a-5p in English, Spanish, + Portuguese)

paper

X AVOID

not recommended due to possible processing delays

households over 65 years old: submit a **paper SACA-2** application

or person in need of long-term care (if anyone in household is < 19 years old, apply as if < 65 years old)

Helpful Documents:

- Social Security Numbers (if applicable)
if no SSN, **must** check box as to why not or application will not be processed
- Dates of birth for all household members
- Income Information
(ex. most recent tax form, current pay stubs)
- Immigration documents
(ex. green card, visa, naturalization #)
- Health insurance information and cards (if applicable)

Identity Proofing: provide at least **one** accepted document:

TIPS:

- enter names, numbers **exactly** as on official papers
- if one applicant fails, try another household member
- use HealthConnector customer service or a Navigator if identity verification needed to unlock an account

If no copy of the accepted documents listed, can send a copy of **two** of:

- Birth certificate
- Marriage certificate
- Employer ID card
- High school or college diploma (includes high school equivalency diploma)
- Social security card
- Divorce decree
- Property deed or title

- Drivers license
- School ID card
- Voter ID card
- Military draft card or record
- Military dependent ID card
- US passport or passport card
- ID card from federal/state/local government
- Foreign passport or ID with photo
- Permanent Resident Card
- Alien Registration Receipt Card (I-551)
- Certificate of naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- Employment authorization document with photo (I-766)
- Native American Tribal document

Proving residency:

mail or fax a copy of **one** of:

- deed + record of most recent mortgage payment
- lease copy + record of most recent rent payment
- mortgage deed showing primary residence
- nursery school/daycare/school records
- current utility bill or work order within last 60 days
- statement from homeless shelter
- section 8 agreement
- homeowners insurance agreement
- affidavit supporting residency (does **not** need to be notarized)

if homeless or marginally housed, check "no home address." If this is checked and no mailing address is listed then you do **not** need to verify residency

Income: Do not list income that is "non-countable" like:

if submitting **paper** application, include income verification with the application

SSDI for children who do not need to file a tax return
Income for dependents who do not need to file a tax return

Remember:

- "Your total expected income for the current calendar year is **after** subtracting deductions and business expenses
- if updating income, also update "projected yearly income"

Disability:

if disabled, make sure to mark **YES** when asked:

"Do you have an injury, illness, or disability (including a disabling mental health condition) that has lasted or is expected to last for at least 12 months) or are legally blind?"