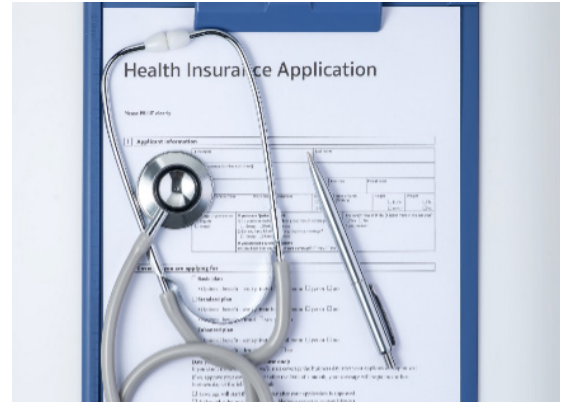




Know Your Options When It Comes to Insurance

The state of Massachusetts offers so many options for healthcare insurance that it is no wonder why they have the lowest number of uninsured residents! Whether you are enrolling in individual or family coverage this guide has everything you need to know about your options:



Massachusetts Health Connector

The state law mandates that each individual or family requires health care coverage, or you will be subjected to financial penalties. In the event you don't not have affordable health care insurance through your employer or not enough coverage is provided, Massachusetts Health Connector gives you the option to buy a private health insurance plan though them.

MassHealth

This program offers affordable health care to low and very low-income residents and their children. MassHealth pay part or all your health insurance premiums depending on your family's income.

ConnectorCare

If you find that you don't qualify for MassHealth, you may qualify for ConnectorCare. Households with income that are 300% of the federal poverty level and below could qualify for ConnectorCare. These plans have zero or low monthly premiums, low out of pocket costs, and no deductibles. This program offers affordable health care to low- and middle-income residents.

How much does health insurance cost in Massachusetts?

Health insurance plans offered though the Health Connector are broken down into four categories: bronze, silver, gold, and platinum.

- Bronze: Higher deductible, lower monthly premiums, and the individual will be paying a 40% coinsurance fee for each medical service received.
- Silver: Lower deductible, higher monthly premiums, and the individual will be paying a 30% coinsurance fee for each medical service received.

Continued on Page 2



- Gold: Lower deductible, higher monthly premiums, and the individual will be paying a 20% coinsurance fee for each medical service received.
- Platinum: Lowest deductible, highest monthly premium, and the individual will be paying a 10% coinsurance fee for each medical service received.

Seniors and people with disabilities

For those who fall under this category, you have the option of original Medicare. This plan is available to individuals 65 and older with qualifying disabilities in the state of Massachusetts. Another option would be Medicare Advantage Plans, which offer more coverage including things like vision and dental coverage. Worried about out-of-pocket costs? The purchase of a Medical Supplement Insurance plan can help with deductibles, copays, and coinsurance costs.

About St. Patrick's Manor

St. Patrick's Manor in Framingham, MA is committed to capturing and preserving the essence of meaningful living for all our residents. Our services include rehabilitation, skilled nursing, pastoral care, memory care, palliative care, hospice care, and respite care, and our community offers delicious dining options paired with live music, spacious private and semi-private rooms, and daily programs and activities to take part in. St. Patrick's Manor's senior care experts are ready to answer your questions and connect you with the right services at the best time for you.



To learn more or schedule a tour, call 508.879.8000 or visit: www.stpatricksmanor.org
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