



## Health Connector for Business

The Massachusetts Health Connector has a **new shopping platform for small businesses with fewer than 50 employees**. This new platform brings state-of-the-art tools to employers, brokers, and workers, making it easier than ever for small businesses to offer health insurance to their employees. Small businesses have the power to control costs and offer significant flexibility to employers and employees, in an easy-to-use format.

### Benefits for employers and brokers

#### It's easy.

Employers can quickly find a local broker to help them manage a plan for their business, or create a plan on their own. Employees can quickly compare options and pick a plan. Using the online system will typically take less than 30 minutes.

#### It's flexible.

With help from brokers, employers can select a plan that best reflects the needs of their company as a whole. Some options allow employees to select from a range of plans to best meet their needs.

#### It's affordable and makes costs predictable.

Employers can set a "reference" plan by plan level or by carrier and see how much it will cost per month to offer coverage. Employees have the option of selecting from a variety of plans that allows them to best manage their health care costs over the year.



### Wellness Track saves you money

Employers who sign up for our Wellness Track program can save money on their premium costs. By signing up, companies receive a **15 percent discount** on the amount they contribute to their employees' coverage, while also promoting a healthy lifestyle in their company.

### Current plan options

Employers can choose from health plans offered by:

- Blue Cross Blue Shield of Massachusetts
- Boston Medical Center Health Plan
- Fallon Community Health Plan
- Harvard Pilgrim Health Care
- Health New England
- Neighborhood Health Plan
- Tufts Health Plan

Employers can choose from dental plans offered by:

- Altus Dental
- Delta Dental

### New shopping features

With our new online system, businesses will have three ways to purchase health insurance. With the help of a broker, businesses can find the right option for everyone in their company.

#### One Plan

With this option, the employer picks a plan and the level of company contribution, and all employees enroll in that plan.

#### One Level

The employer picks a plan and the level of company contribution in one benefit level, and employees can choose among a range of carriers.

#### One Carrier

The employer picks a carrier and the level of company contribution, and employees can choose which plan from that carrier best meets their health care needs.