



[Recipient Name]
[C/O]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip]

[Date]

You may want to enroll in Medicare instead of staying in your Health Connector coverage

Dear [member name],

It looks like you have recently turned 65 or will turn 65 soon. This means that **you will likely be able to get health insurance coverage through Medicare.**

If you qualify for Medicare but stay enrolled in your Health Connector health plan, **you could risk missing important cost savings and could end up paying more for your health coverage.**

Why you should enroll in Medicare soon if you qualify

Here are some important facts you should know about staying in your Health Connector health plan once you qualify for Medicare:

- **You won't be eligible for help** paying for your premium or the cost of health services through the Health Connector once you are eligible for Medicare.
- **You may owe money to the IRS** to pay back some or all of tax credit that you've received through the Health Connector, if you continue to receive an Advance Premium Tax Credit or ConnectorCare plan once you qualify for Medicare.
- **You may miss out on the benefits and savings** you could be getting through Medicare.
- **You could end up paying a late enrollment penalty** when you enroll in Medicare in the future. This penalty will continue for the rest of your lifetime.
- **You'll need to take action soon.** Medicare's initial enrollment period ends 3 months after the month of your 65th birthday.

What you need to do

1. **Get help with understanding your Medicare options.** You can get free help with understanding Medicare through the SHINE Program (Serving the Health Insurance Needs of Everyone). To make an appointment with a counselor call: 1-800-AGE-INFO (1-800-243-4636) and press 3.

2. Enroll in Medicare. If you want to get Medicare coverage and haven't enrolled yet, you should do this as soon as possible. Please contact the Social Security Administration at 1-800-772-1213 to help you to enroll. You can also find more information at www.socialsecurity.gov.

- Don't wait too long. If you qualify for Medicare, you will have a 7-month Initial Enrollment Period to enroll in Medicare Parts A and B. This enrollment period ends 3 months after the month of your 65th birthday.
- If you don't sign up during your Initial Enrollment Period for Medicare, you will likely end up paying a late enrollment penalty later on. This penalty will continue for the rest of your lifetime.

3. Cancel your Health Connector health plan. If you enroll in Medicare, you should cancel your current Health Connector health insurance plan. You can do this through your online account at MAhealthconnector.org, or by calling Health Connector Customer Service.

- If you are the Primary Subscriber for your health plan and you decide to cancel, any dependents (such as a spouse) will need to enroll in a new plan if they still need coverage.
- If you do not cancel your plan and you are receiving an Advance Premium Tax Credit, you may have to pay back any tax credit that you received in the months after you became eligible for Medicare.
- If you're enrolled in a Health Connector dental plan, you can stay enrolled in your dental plan without worrying. Your dental coverage won't be affected by being eligible for Medicare.

If you have questions

To get free help with Medicare enrollment or questions you have about Medicare, make an appointment with a SHINE counselor. You can contact SHINE by calling 1-800-AGE-INFO (1-800-243-4636) and press 3.

Sincerely,

Massachusetts Health Connector and SHINE