

Massachusetts Individual and Family Plans

Important 2024 Open Enrollment Information

Plans available directly from Harvard Pilgrim or through **Massachusetts Health Connector.**



Important dates

Wednesday, November 1, 2023 through Tuesday, January 23, 2024

- Enroll by December 23 for coverage effective January 1.
- Enroll between December 24 and January 23 for coverage effective February 1 or March 1.

Updates	Details
Diabetic Care	New for 2024: Glucose monitors, insulin pumps, and infusion devices are at no-cost to members on non-HSA plans. Members on HSA plans will be subject to deductible first for their cost sharing.
EXPANDED Family-centered Care	NEW LGBTQ+ Health from Included Health offers whole person care focused on LGBTQ+ members and their needs, while working within their health plan ecosystem to ensure members feel safe, understood and supported.
National Network Partner in 2024	UnitedHealthcare is our national network partner offering access to more than 1.5M providers and 6,700 hospitals – 20% more providers nationwide than our previous national network, which includes both medical and behavioral health care.
Reminders	Details
Purchasing plans from the Massachusetts Health Connector	<ul style="list-style-type: none"> • Individuals and families can purchase Marketplace Harvard Pilgrim health plans from the state-run Marketplace. • Visit mahealthconnector.org to create an account • Complete and review application • Select a Harvard Pilgrim plan • Pay the new monthly premium by January 1, 2024
Purchasing plans directly from Harvard Pilgrim	<ul style="list-style-type: none"> • Individuals and families can purchase off-Marketplace health plans directly from Harvard Pilgrim • Visit harvardpilgrim.org to view our plans • Pay the new monthly premium by January 1, 2024

Reminders	Details
Renewal Process	<ul style="list-style-type: none"> Marketplace subscribers enrolled in a Harvard Pilgrim health plan will be automatically renewed through the Massachusetts Health Connector; however, the subscriber should log on to their site and ensure their financial information is updated. Off-Marketplace subscribers will automatically be renewed if they do not make a change and should continue to pay their new 2024 monthly premium by the first day of each coverage month. Subscribers can view plans and make changes at harvardpilgrim.org/renew
Auto Payment Process	If an existing subscriber is currently enrolled in autopay, their withdrawal will be adjusted to reflect the new 2024 premium. The subscriber does not need to take any action to change the withdrawal amount. If the subscriber has not set up autopay but would like to, they should refer to the instructions enclosed in their monthly invoice to get started.
Virtual fitness subscription included in \$300 reimbursement	Members are eligible for up to \$150 in reimbursement for a fitness club membership, classes, or virtual subscription. Up to two members on a family plan can be reimbursed, up to a total of \$300.*
Unlimited Acupuncture and Chiropractic Visits	Members have unlimited acupuncture and chiropractic care visits for the calendar year. Applicable cost sharing will still apply, according to the member's plan.
Over-the-counter (OTC) Prescription Drug Benefit	Some OTC drugs are included in our prescription drug formularies. Those therapeutic drug classes include cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations. Tier 1 Rx cost sharing applies.
No cost sharing for Doctor On Demand urgent care visits for non-HSA plans	Members enrolled in non-HSA plans are not required to pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will pay cost sharing up to the deductible amount.

* There is a \$300 maximum reimbursement per Harvard Pilgrim policy in a calendar year per family contract. To qualify, a member or one of their dependents must be currently enrolled in Harvard Pilgrim at the time of the reimbursement and an active member of the fitness club for at least four months within a calendar year. Other restrictions may apply. For tax information, members should consult their tax advisor.

Contact Information

Renewing Subscribers

Members with questions regarding their renewal:

(866) 890-6470

Members with questions pertaining to their 2023 (current) plan

(877) 907-4742

New Business

Not yet a member?

(866) 229-8821

Payments

Binder Payments for coverage directly through Harvard Pilgrim:

(844) 349-8332

Binder Payments for coverage through Massachusetts Health

Connector **(877) 623-6765**

Medicare

Over 65? Connect with one of our Medicare experts at

(877) 431-4742.