

[Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip]

Dear [Member name],

You had missed one or more premium payments prior to April 2020. We made an emergency adjustment to your last bill in order to keep you from losing your health coverage on account of your missed payments, because it's important to us to try to help keep members covered during the current coronavirus health crisis. We will send you more information when the crisis is over, letting you know how you can pay this adjustment amount back.

You will get your next monthly bill soon. You do not need to pay your adjusted amount back yet, but you do need to pay your regular bill going forward in order to stay covered.

If you are having trouble paying your next bill because you can't afford it, please let us know right away. The following actions may help you lower the amount that you need to pay:

- **Update your income level if you've had a change in employment status or wages.** If you update your income because you are making less money, you could qualify for a lower-cost plan going forward
- **Apply a hardship waiver or reduction of your premium for a limited period of time.** You may be able to have your premium waived or reduced if you meet certain specific hardship requirements.
 - ⇒ One requirement for a hardship waiver is that you are enrolled in a ConnectorCare health plan. If you are not currently enrolled in a ConnectorCare plan and would like to request a hardship waiver, please update your income first to see if you can now qualify for ConnectorCare

We've set up a new page on our website to help guide you through the options listed above. Please visit www.MAhealthconnector.org/help-paying-premium to get help with updating your income or applying for a hardship waiver. You can also call us for help at 1-877-MA-ENROLL (1-877-623-6765).

Sincerely,
Massachusetts Health Connector