



Frequently Asked Questions for Patients

Health Insurance Navigation

Navigator Hotline: 857-403-1557

1. How can a Certified Navigator help me?

Certified Health Insurance Navigators help individuals and families:

- find affordable health insurance options
- enroll in health coverage
- review and translate communications from the Health Connector
- update account information (changes in income, family size, marital status, contact information, etc.)
- connect to other community resources such as fuel assistance, housing assistance, mental health services, crisis resources and more

2. What is the difference between SHINE counseling and health insurance navigation?

Certified Navigators help individuals up to and including age 64 and SHINE Counselors help individuals 65+ and disabled adults.

3. What should I bring to a Navigation appointment?

- Proof of income (two pay stubs for each job or letter from unemployment. If self-employed: most recent tax forms, including schedule C, proof of rental income, child support or alimony.
- Proof of identity (driver's license, MA ID, military ID, school ID, adoption papers)
- Proof of immigration status (birth certificate, passport, certificate of naturalization or green card)
- Social security number (if you have one)
- If possible, set up a [Mass Health Connector account](#) before your appointment.

4. What if I can't fill in all of the paperwork myself?

No problem! Fill in what you can, and a Certified Navigator will help you with the rest.

5. Do I need to update my MA Health Connector account once I've applied for insurance?

It's important to keep your account up to date. Update your account each time you have changes in income, contact information, family size and other information to ensure that you continue to have the right coverage for you and your family.

6. I've heard that there will be changes to Health Connector plans, what are they?

As of January 1, 2026, those with **ConnectorCare Plan Type 1** will lose premium assistance but may still qualify for MassHealth Limited programs or Health Safety Net. The Health Connector sent a letter to these individuals in August of 2025.

As of January 1, 2026, those on **ConnectorCare Plan Type 3D** will no longer receive Advanced Premium Tax Credits and will need to explore unsubsidized plans with higher out of pocket costs. If your final income is higher than your estimate you may have to pay back taxes, if it's lower, you may get a larger refund.

It is critical that your HealthConnector account information is updated with current income, household size and contact information to prevent loss of coverage based on incorrect information or failure to respond to requests.

Remember – Manet Certified Navigators are here to help if you have Type 1, 3D or any ConnectorCare plan. They can help you to make updates in your account and determine what these changes mean for you. You're not alone!

7. This is a stressful time for my family and I – are there resources available?

Absolutely!

- **Access to local, state and federal resources:** Manet patients have access to Community Health Specialists who can provide referrals, application and follow-up support. [Contact us](#) to connect with a Community Health Specialist.
- **Behavioral Health support:** Our Manet Behavioral Health team can help patients cope with stress, anxiety, and more. [Contact us](#) to connect with our Behavioral Health team.
- **Sliding fee scale:** Manet offers a sliding fee scale for patients below 200% of the federal poverty level. See attached for ranges and discounts based on family size and income. This scale is available to both uninsured and insured patients. If you have a question or qualify for the sliding fee scale, call 857-403-1557 or tell our front desk staff at your next appointment.

Manet Community Health Center
Sliding Fee Scale
FPL Effective January 1, 2025

Family Size	Federal Sliding Fee Discount					
	Low Income Sliding Fee Discount			Partial Sliding Fee Discount		
	100%	100.1 - 133% range	133.1 - 150% range	150.1 - 185% range	185.1 - 200% range	
1	\$15,650	15,651 20,815	20,816 23,475	23,476 28,953	28,954 31,300	
2	\$21,150	21,151 28,130	28,131 31,725	31,726 39,128	39,129 42,300	
3	\$26,650	26,651 35,445	35,446 39,975	39,976 49,303	49,304 53,300	
4	\$32,150	32,151 42,760	42,761 48,225	48,226 59,478	59,479 64,300	
5	\$37,650	37,651 50,075	50,076 56,475	56,476 69,653	69,654 75,300	
6	\$43,150	43,151 57,390	57,391 64,725	64,726 79,828	79,829 86,300	
7	\$48,650	48,651 64,705	64,706 72,975	72,976 90,003	90,004 97,300	
8	\$54,150	54,151 72,020	72,021 81,225	81,226 100,178	100,179 108,300	
Each Add'l Person	5,140	6,836	7,710	9,509	10,280	

Nominal Charge to Patient:	\$0	\$10	\$17	\$33	\$33
Same Day Pmt Incentive	\$0	\$9	\$15	\$30	\$30

Pharmacy
0% - 200% Cost of prescription