

Member and Navigator Testimonials from Massachusetts: Impact of ARP-Expanded APTCs

Health Connector Member Testimonials on the Impact of ARP-Expanded APTCs:

- *"I am saving a little over \$10 a month. It may not appear to be a lot to some, but to me during these difficult times every penny counts! Costs of food and other things have gone up so even if it's just \$10 saved, it's \$10 I can allocate to other things that I also need."*
- *"My payment lowered a bit -- it wasn't a lot but when you're a single mother every penny counts and it helped add more food to our weekly shopping trip that I've had to be more strict on."*
- *"The relief from some of my health insurance payment, enabled me to keep up with some other bills. That saved me from even more difficulty. We ALL were strongly affected by the many factors of the pandemic. This was one piece of my life that relieved pressure, and I am extremely grateful for that."*
- *"The American Rescue Plan helped me tremendously. I was struggling paying high rent, high insurance of \$498 a month plus dental insurance, bills, food, and personal protective equipment. I know I would not be able to pay insurance without the help of The American Rescue Plan. I thank the American Rescue for helping me. I can use the extra money for transportation back and forth to work. Thank you."*
- *"It has helped me tremendously. I have been a diabetic for 58 years and having no premium and very low cost on prescription has been huge."*
- *"I am recently unemployed, and the lower monthly premiums helped make ends meet."*
- *"Prices at the grocery store and gas stations are rising. The extra money lets me buy healthy food. Thank you."*
- *"We have been struggling to pay bills. My husband is retired, and I am self-employed. The reduction of our monthly premium has been a Godsend. We are grateful"*
- *"I was overwhelmed with relief...Cutting my payments by more than half. This is a blessing for sure..."*

Member Testimonials from Individuals 55 Years and Older on the Impact of ARP-Expanded APTCs:

- *"The American Rescue Plan helped me tremendously. I was struggling paying high rent, high insurance of \$ 498.00 a month plus dental insurance, bills, food, and personal protective equipment. I know I would not be able to pay insurance without the help of The American Rescue Plan. I thank the American Rescue for helping me. I can use the extra money for transportation back and forth to work. Thank you." – Sheila (Boston, MA)*
- *"My husband passed away in May 2020 from the coronavirus. We owned our own construction business and since we were self-employed, we had no help with health insurance. I had to sell my home, and close our business, and I didn't know what I was going to do for health insurance as I was out of a job. Thank goodness the American Rescue Plan helped me continue to have health insurance coverage." – Debra (Peabody, MA)*
- *"It has helped me tremendously. I have been a diabetic for 58 years and having no premium and very low cost on prescription has been huge. I have never made a lot of money and shelling out what I used to hold me back from doing a lot of things. Diabetes is a rich man's disease. Prices on everything are going up and what I save in medical costs leaves me with more money for living. (...) To think what I would have to pay for insulin alone if I did not have health insurance and the help I and many other people have received with the savings. The savings have helped me quite a bit." – Lisa (Brockton, MA)*

Testimonials from Navigators about the Impact of ARP-Expanded APTCs for their Clients:

- *"The impact that the American Rescue Plan Act (ARPA) has had on health insurance access and costs for so many of our clients has been incredible. Whether it is the increase in the number of individuals and families who were eligible for subsidies or the lower premiums that needed to be paid, it has made health insurance available for many more people. This was especially true for the many individuals who were receiving unemployment benefits, who were often eligible for zero-premium plans."*

Member and Navigator Testimonials from Massachusetts: Impact of ARP-Expanded APTCs

As a Navigator organization who is also an anti-poverty agency, we have witnessed the sighs of relief and spontaneous tears from individuals who were struggling to balance rent, heat, food, and child care while trying to maintain the health of their families. Due to the continuing impact that the COVID pandemic will have on these families for a very long time, the need for these ARPA health insurance subsidies will be as critical in the next few years as they were in the past two.”

*Tina Alu
Executive Director
Cambridge Economic Opportunity Committee*

- “Members really expressed a relief from the out-of-pocket cost related to monthly premiums, deductibles and coinsurance in some cases. With the unemployment surge and loss of the employer sponsored insurances, the Health Connector was really the savior for many households that we assisted. The reduction of the household revenue was tough, but the option to enroll in a health plan with little or no cost was greatly welcomed by our residents. The main question is whether the ARP boost in terms of assistance in the marketplace will remain or not. And if yes, for how long?”

*Mohamed Fouzi Raheb
Lead Navigator
Family Health Center Worcester*

- “I have for this month (April 2022 enrollment), someone who already qualified for this program. The premium was only \$33.74 and he was very excited because his job doesn’t provide health insurance and he was able to afford it through the American Rescue Plan.”

*Lydia Sanchez
Navigator
Caring Health Center (Springfield)*

- “(Enrollees are) surprised. In many instances, they qualify for a low- or zero-premium plan that they wouldn’t have qualified for before. So that is a wonderful surprise to them. It’s a great sense of relief I see. They are very grateful that there’s help. It’s been very nice to see, especially for families.”

*Kelly Stevens
Navigator
Community Health Programs Berkshires*

- “A lot of times the people have never been able to qualify for anything, period, because they are right above that income threshold and then they are usually apprehensive to apply. We tell them the American Rescue Plan has been great for families like theirs, and we try to push them to apply. When they do, they are just completely in utter shock. Grateful, tears sometimes, because they’ve never known that we want to help.”

*Leticia Duryea
Navigator
Community Health Programs Berkshires*