

# HSN Explained

## Health Safety Net Videos

*Community Partners and the Division of Health Care Finance and Policy collaborated to make a series of videos explaining the Health Safety Net (HSN).*

### **If someone cannot afford Commonwealth Choice, Commonwealth Care, or Employer Sponsored Insurance – and chooses not to enroll in it – are they eligible for HSN?**

Health Safety Net regulations use the definition of affordability established by the Commonwealth Connector to determine whether a patient has access to affordable insurance. All Commonwealth Care plans are considered affordable. As such, people who are eligible for Commonwealth Care but not enrolled in a plan are eligible for the Health Safety Net for up to 90 days after their eligibility determination and while they are waiting for their Commonwealth Care plan to start.

Beginning in April 2008, patients with access to affordable private insurance who are not enrolled in a plan will not be eligible for the Health Safety Net, unless they are waiting for their employer's open enrollment period. This includes patients who can afford Commonwealth Choice plans.