Important Note

Important note, since the original webinars were held, some information in this presentation has changed and is no longer valid.

Slide 8: As a result of a recent court decision and guidance from the Centers for Medicare and Medicaid Services (CMS), the Health Connector is extending our planned open enrollment for 2027.

The 2027 Open Enrollment period for Health Connector coverage in 2027 will run from October 23, 2026 – January 23, 2027.

Slide 9: No longer valid as the Open Enrollment period has been extended.

Learning Series

Massachusetts Health Care Training Forum

Health Connector and MassHealth Updates

Summer 2026

MA Health Care Learning Series

Background

The MA Health Care Learning Series provides regular updates and presentations from **Health Connector** and **MassHealth** staff, to educate those who help Massachusetts residents in applying, getting and keeping **their health coverage** through MassHealth, the Health Connector and Health Safety Net via MAhealthconnector.org.

Agenda

Health Connector

- Supporting applicants and members through federal policy changes
- Annual preliminary eligibility (renewals) process for Health Connector members

System Updates

- Enhancements to the Online Application at MAhealthconnector.org

Supporting Applicants and Members through Federal Policy Changes

MASSACHUSETTS HEALTH CONNECTOR

Federal Policy Changes for 2027 Marketplace Coverage

Planning for the Health Connector's Open Enrollment for plan year 2027 is well underway and incorporates lessons learned from 2026 while preparing for additional federal changes.

Change to Open Enrollment Dates	Changes to Noncitizen Eligibility for Advance Premium Tax Credit (APTC)	Changes to APTC Reconciliation

Changes to Health Connector Open Enrollment Dates

MASSACHUSETTS HEALTH CONNECTOR

Health Connector Changes to Open Enrollment Timelines

Due to Federal policy changes, the Health Connector is adjusting the November 1 to January 23 Open Enrollment period that has been in place for several years.

The 2027 Open Enrollment period for Health Connector coverage starting January 1, 2027, will run from October 23, 2026, to December 23, 2026.

Mark your calendars NOW!

Supporting Applicants and Members within a Shorter Timeframe

The Health Connector will communicate date changes with applicants and members about their eligibility for coverage for plan year 2027. However, it will be important for partners to:

- Outreach clients who are known to your organization and schedule appointments earlier than usual
- Adjust activities or events that may have been held later during Open Enrollment season
- Work with your organization/team to consider ways to effectively communicate these new dates with your community

Changes to Noncitizen Eligibility for APTC

MASSACHUSETTS HEALTH CONNECTOR

Federal Changes to Noncitizen Eligibility

Effective January 1, 2027, only eligible noncitizens will qualify for federal APTC (and ConnectorCare). To be an “eligible noncitizen,” an individual must qualify as one of the following:

- Lawful Permanent Resident (LPR) – for example, green card holder
- Cuban and Haitian Entrant (CHE)*
- Compact of Free Association (COFA) migrant

*The term “Cuban-Haitian Entrant” (CHE) relates to a benefit eligibility category rather than an immigration status. Individuals who meet the definition of a CHE may be eligible for certain public benefits, including help paying for coverage through the Health Connector.

Process Changes for Noncitizens for OE27

As part of the preliminary eligibility process which starts in August, the Health Connector will use the Verify Lawful Presence (VLP) system to retrieve updated federal data on whether an applicant is an “eligible noncitizen”.

- Preliminary eligibility for 2027 will be based on updated federal data on immigration status applying 2027 rules.
- If an individual is determined not eligible to purchase health coverage through the Health Connector, federal data may not be available on the individual’s immigration status.
- If an individual is determined not eligible for help paying for coverage (for example, federal APTC or ConnectorCare), federal data may have determined that the individual does not meet the criteria for an “eligible noncitizen”.

Note: Immigration status is not the only reason an individual may not qualify for help paying for coverage or to purchase coverage at full cost through the Health Connector. Beyond this change to noncitizen eligibility, the same eligibility criteria apply as in prior years.

Supporting Noncitizens with OE27 Eligibility

Based on 2026 eligibility, approximately 35,000 enrollees may no longer qualify for APTC under new federal rules. These individuals will still qualify to enroll in coverage through the Health Connector without financial help.

- If an individual is an "eligible noncitizen" but receives a preliminary eligibility determination that says they are not eligible for APTC or they are not eligible to purchase coverage through the Health Connector at all, they may need to update their immigration details in the online application to get an accurate determination for 2027.

See the sample screens and questions on the following slides.

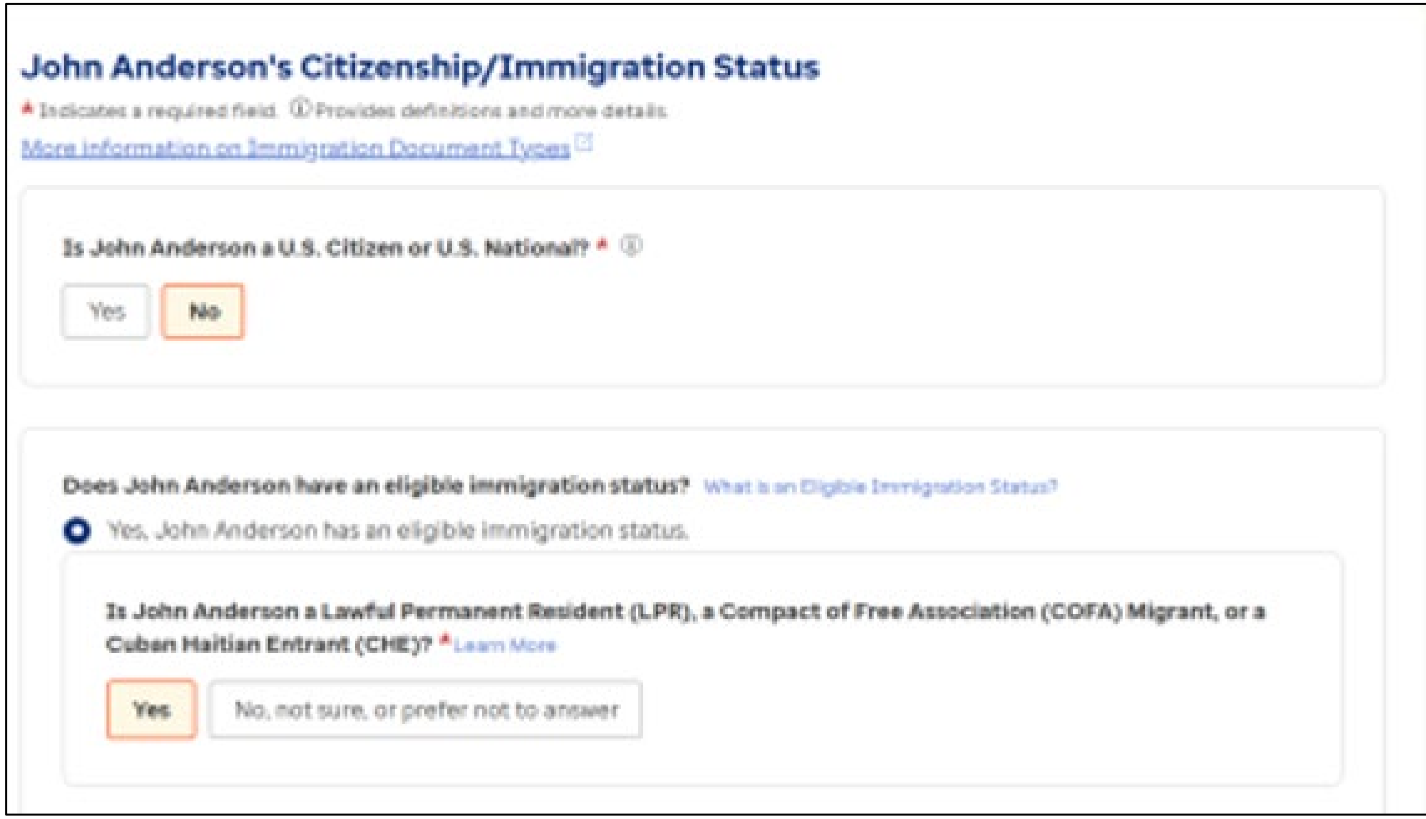
New Immigration Questions

When the Health Connector starts preliminary eligibility process this year, new questions about Immigration status will be available in the online application. These changes will help applicants update their immigration information to identify if they may have an eligible immigration status.

- The application asks applicants if they are **U.S. citizen, U.S. national, or naturalized, derived, or acquired citizen**.
  - If applicants answer NO to this, they are asked if they are an eligible immigrant (this is an existing question).
    - If applicants answer YES, they will then be asked if they are a lawful permanent resident, a Compact of Free Association (COFA) migrant, or a Cuban Haitian Entrant (CHE).

New Immigration Questions (slide 1 of 2)

- Applicants can answer "**Yes**" and confirm they are an “eligible noncitizen” with one of the following statuses: Lawful Permanent Resident, Compact of Free Association migrant, or Cuban Haitian Entrant.
- If an individual does not have one of these statuses, they are not sure, or they prefer not to answer they should select **“No, not sure, prefer not to answer”.**



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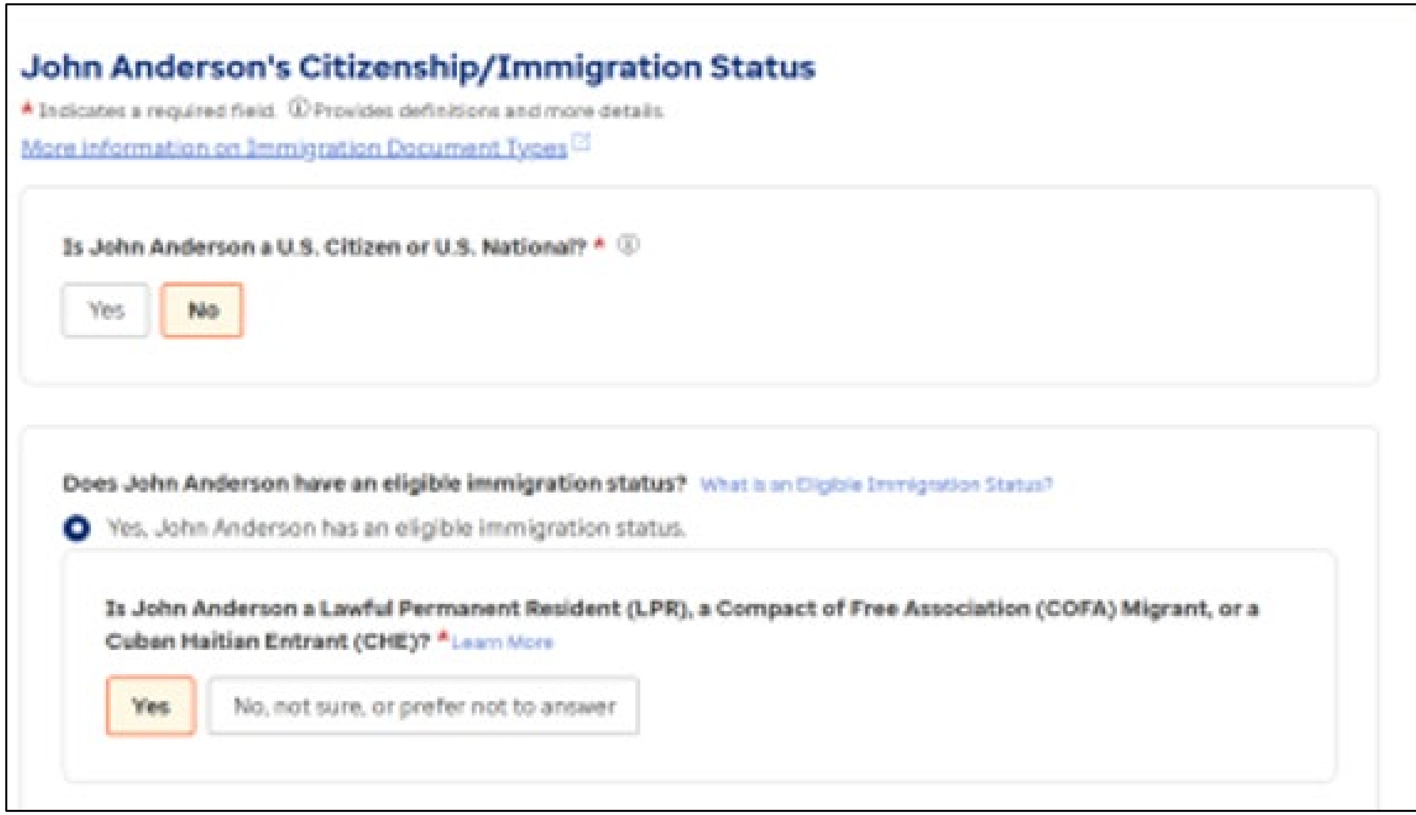
New Immigration Questions (slide 2 of 2)

- Federal data services will be checked to confirm the applicant's response. If there is a discrepancy, an Immigration Request for Information (RFI) may be generated to confirm they are eligible for APTCs.



Note: regardless of the applicant's answer, federal data services will be checked. If the applicant answers, "no, not sure, or prefer not to answer," and the federal data services indicates they have an eligible status, they be eligible for APTCs (if otherwise eligible).

Reminder About Eligible Immigrant Question

- If applicants answer **NO** they do not have an eligible immigration status or **do not want to answer this question**, they can proceed with the application but are informed they can only be eligible for MassHealth Standard (if pregnant), MassHealth Limited, the Children's Medical Security Program (CMSP), or the Health Safety Net (HSN).

John Anderson's Citizenship/Immigration Status

* Indicates a required field. ⓘ Provides definitions and more details.

More information on Immigration Document Types

Is John Anderson a U.S. Citizen or U.S. National? * ⓘ

Yes | **No**

Does John Anderson have an eligible immigration status? What is an Eligible Immigration Status?

- Yes, John Anderson has an eligible immigration status.
- I would like to continue completing the application without answering this question. I understand that if I don't answer it, John Anderson may get only one or more of the following: MassHealth Standard (if pregnant), MassHealth Limited, the Children's Medical Security Plan (CMSP), or the Health Safety Net (HSN).

If you do not have an eligible immigration status, you may leave this question blank, or select "*I would like to continue completing the application without answering this question. I understand that if I don't answer it, John Anderson may get only one or more of the following: MassHealth Standard (if pregnant), MassHealth Limited, the Children's Medical Security Plan (CMSP), or the Health Safety Net (HSN).*"

Note: If you don't have an eligible immigration status, you may get only one or more of the following: MassHealth Standard (if pregnant), MassHealth Limited, the Children's Medical Security Plan (CMSP), or the Health Safety Net (HSN).

Changes to Advance Premium Tax Credit (APTC) Reconciliation

MASSACHUSETTS HEALTH CONNECTOR

How do Advance Premium Tax Credits (APTCs) work?

When a household applies for Health Connector coverage with financial help, a maximum APTC is calculated based on the projected annual income the applicant provided for that plan year.

- Advance premium tax credit (APTC) reduces monthly premiums throughout the year.
- However, the final premium tax credit that a household is eligible for is calculated at tax time after the total modified adjusted gross income for the plan year is finalized through the calendar year tax filing.

For example: An individual applies for 2026 coverage in November 2025 using their best estimate for their annual 2026 household modified adjusted gross income (MAGI). 2026 taxes are filed between January and April 2027 and may be different than the estimate provided in November 2025.

New APTC Repayment Rules Starting in 2026

Federal law has eliminated the caps on repayment effective plan year 2026.

- Before, if someone received more advance premium tax credit (APTC) than they were eligible for, there was a limit on how much they had to pay back at tax time.
- Those who receive APTC during calendar year 2026 may need to pay back more APTC when filing their 2026 taxes next year in 2027 (if they received more APTC than they were eligible for by the end of the year).
- As always, applicants and members are encouraged to keep their applications up to date.

*See Section 71305

2025 versus 2026 APTC Repayment Caps

Household Income as % Federal Poverty Level (FPL)	2025 Coverage Repayment Caps	2026 Coverage Repayment Caps
Less than 200% FPL	Single: $375 Other: $750	No cap*
At least 200 but less than 300% FPL	Single: $975 Other: $1,950	No cap
At least 300 but less than 400% FPL	Single: $1,625 Other: $3,250	No cap
400% FPL or more	No cap	No cap

*Note: IRS rules still allow for APTC if the taxpayer estimated their income as being greater than 100% FPL in good faith, but their actual income for the year fell below 100% FPL.

Source: [IRS Rev. Proc. 2024-40, pages 9-10]

How to Help Support Income and APTC Updates

Some households may find it more difficult to accurately project their annual income in advance.

- Now more than ever, it is important for enrollees to understand how to adjust the APTC amount they receive each month.
- This is particularly important for households who experience significant fluctuations in income over the course of a year.
- NOTE: While federal APTC needs to be reconciled annually along with federal taxes, the state premium support offered through ConnectorCare does not have a similar reconciliation process.
- Individuals can reduce their APTC amount and still qualify for the premium and cost-sharing reductions provided by ConnectorCare.

Adjusting "Selected" Tax Credit Amounts

Estimated Tax Credit

$263.00/month Change

Selected Tax Credit **$263.00**, Maximum Tax Credit **$263.00**

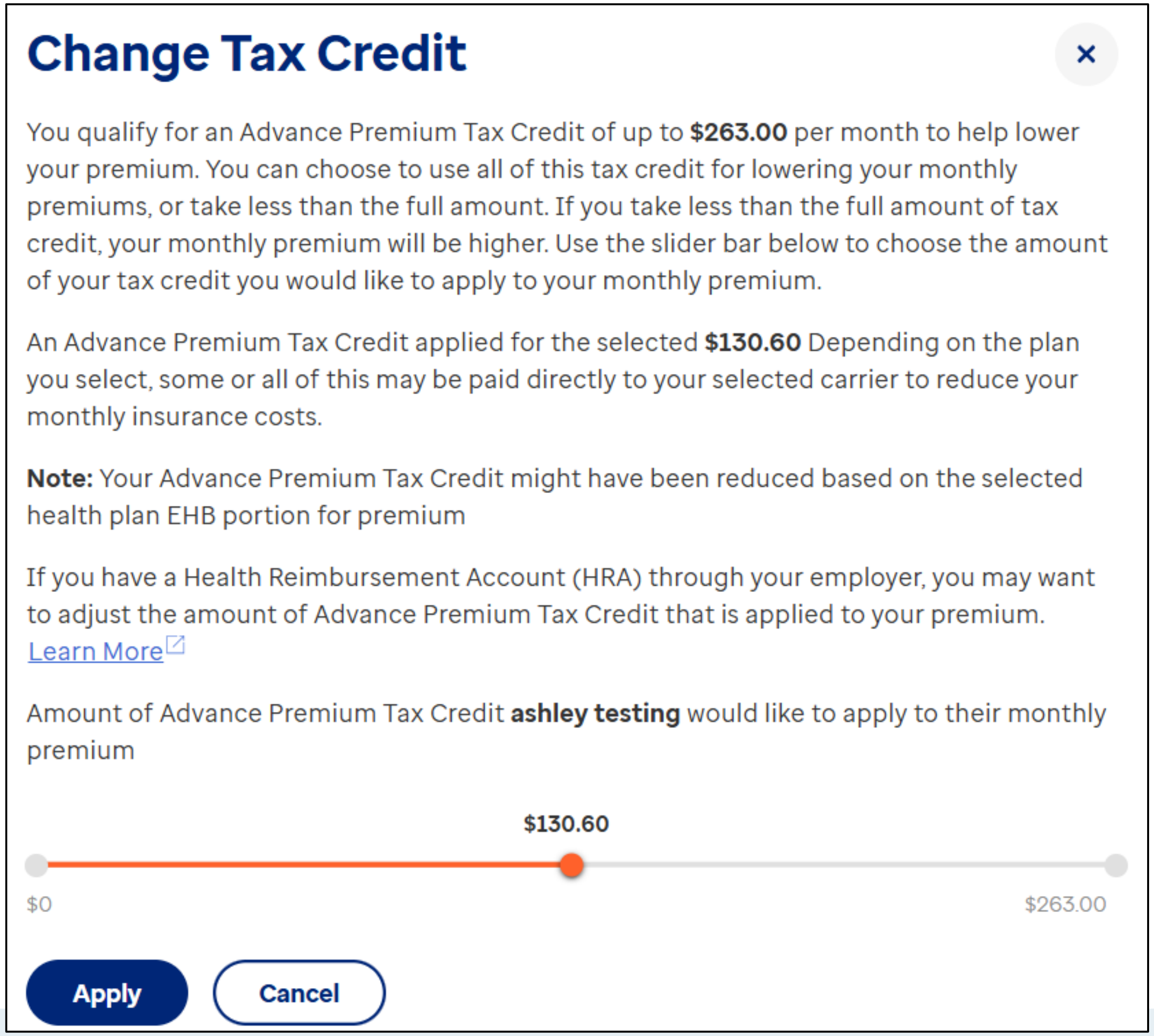
Important information about repaying your tax credit if your income increases.

Based on your annual household income, you qualify for $263 in Advance Premium Tax Credit (APTC) to lower your monthly premium. You are applying the full $263 of your APTC to lower your monthly premium.
If your household income increases during the year, you may have to repay some or all this tax credit when you file your federal tax return. If you expect your income to increase during the year, you should consider applying only part of your APTC to reduce the risk of repayment.

- **The Maximum Tax Credit** is the default APTC amount applied to the monthly premium based on the household income used in the eligibility determination.
- For some households, the income used for the eligibility determination may be different than the final modified adjusted gross income calculated at tax time.
- Enrollees eligible for APTC can apply less than the maximum tax credit each month by clicking on the "Change" button.
  - This will update their "Selected Tax Credit" amount.

Using the APTC Slider Tool

- Enrollees who reduce the amount of APTC applied to their premium will pay higher premiums each month.
- However, individuals who took less APTC than they were eligible for may receive additional premium tax credits at tax time, whereas individuals who took more APTC than they were eligible for will have to pay back APTC received at tax time.



Annual Health Connector Redeterminations & Renewals Process

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Annual Health Connector Redeterminations & Renewals Process Actvities

The Health Connector's Redetermination and Renewal Processes are a set of activities that happen each year before and during the Health Connector's Open Enrollment period.

- Those with health insurance coverage through the Health Connector have their eligibility redetermined so that they can be renewed into coverage for the upcoming plan year.
- In August through September, the Health Connector starts preliminary eligibility determinations for actively enrolled Health Connector members.

Annual Health Connector Annual Redeterminations & Renewals Process Timeline

Stay up to date via Massachusetts Health Care Training Forum (MTF) email updates and webinars about additional details or plan changes for coverage starting January 1, 2027.

1. **Preliminary Eligibility Determination** — **August-September**
2. **Preliminary Eligibility Notice and Review Period** — **August-October**
3. **Final Eligibility Determination & Renewal Notice** — **October**
4. **Renewal into a Health Connector Plan** — **November**
5. **Billing and Payment for January 1 Coverage** — **December**

Supporting Community Members

MASSACHUSETTS HEALTH CONNECTOR

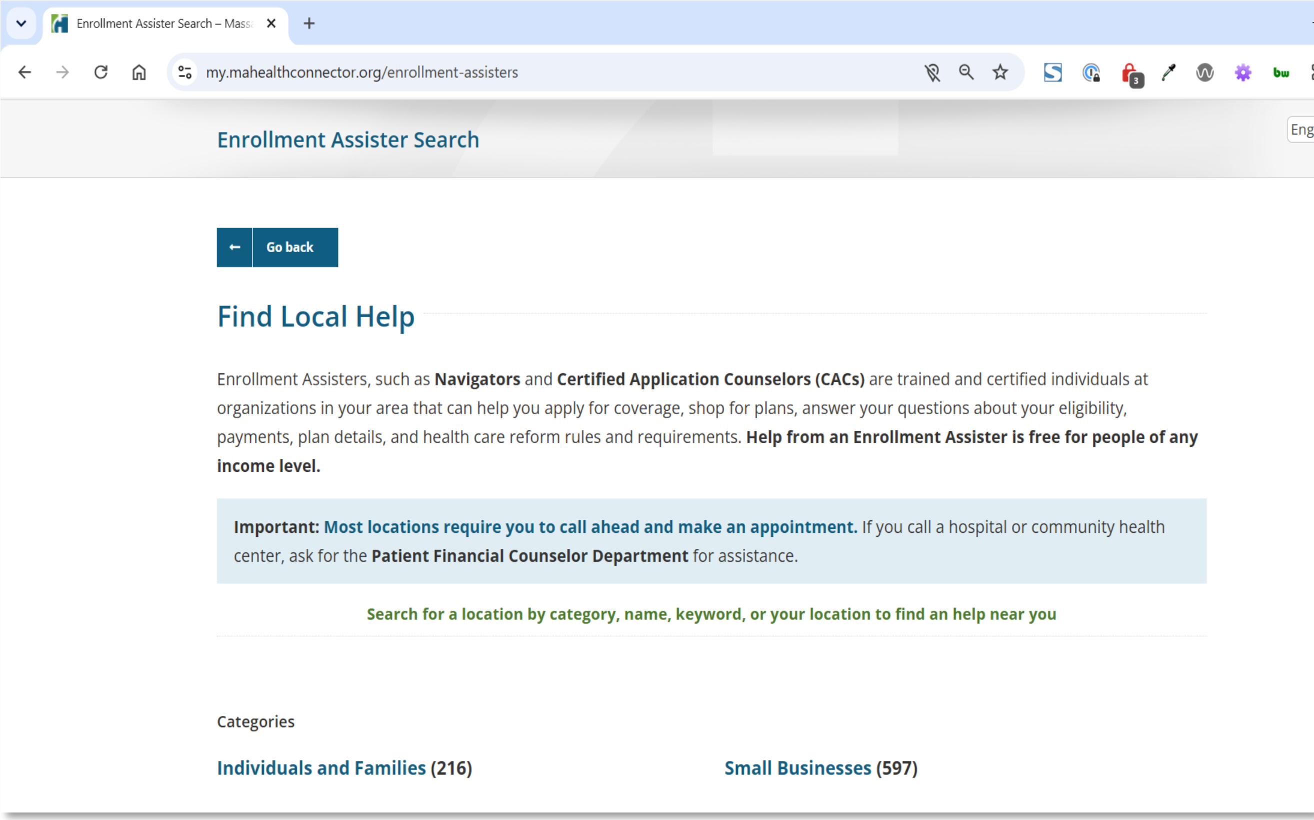
MassHealth

Next Steps & How You Can Help?

1. Remind clients to open any mail from Health Connector or MassHealth.

2. If you are a Certified Assister (Navigators or Certified Application Counselors (CACs), help your community by explaining changes and the importance of keeping their healthcare application up to date at MAhealthconnector.org.

3. Help clients find a Certified Assister in their community Enrollment Assister Search – Massachusetts Health Connector.



MASSACHUSETTS HEALTH CONNECTOR

MassHealth

Importance of Application Updates

Remind clients to report any household changes, such as:

- Income (pay increases or decreases)
- Immigration
- Disability
- Marriage
- Pregnancy

- Make sure that members review income on their application and update if needed
- Explain the option of taking less APTC by using the slider to reduce the amount applied for the plan year
- Remember, the elimination of APTC repayment caps are in place for coverage during 2026 and going forward

Community Resources

The Health Connector has a dedicated web page for federal updates that explains the changes and how they may affect families in your community and in-person supports available across the Commonwealth.

- Federal Updates Website - Massachusetts Health Connector
- Stay tuned for additional website updates and community resources related to changes like noncitizen eligibility and the 2027 Open Enrollment

MAhealthconnector.org System Updates

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MassHealth

System Updates

- Modern Authentication Options
- Updates to Health Insurance Exchange Integrated Eligibility System (HIX-IES) Identity Proofing Process

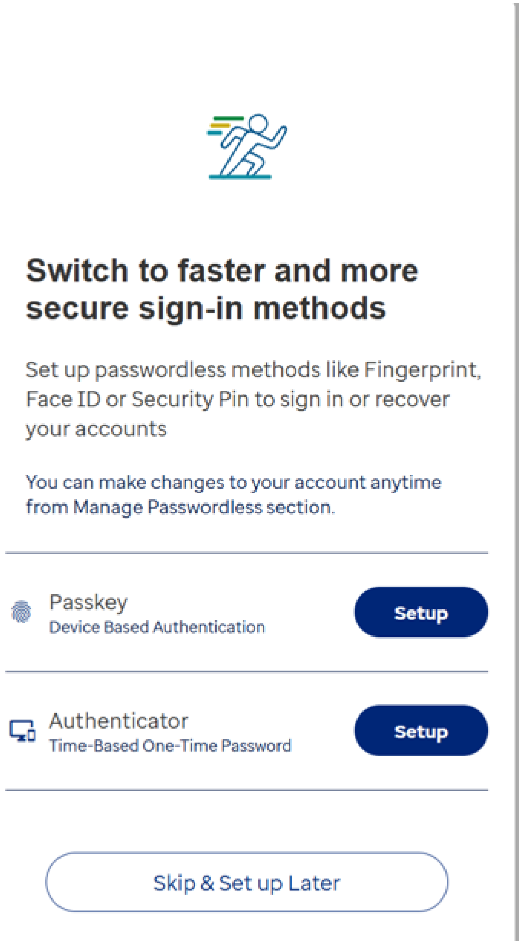
Modern Authenticator Options (slide 1 of 2)

After Release 35, Individuals (and Assisters) will have the option to add a Passkey or Microsoft authenticator to sign-in at mahealthconnector.org.

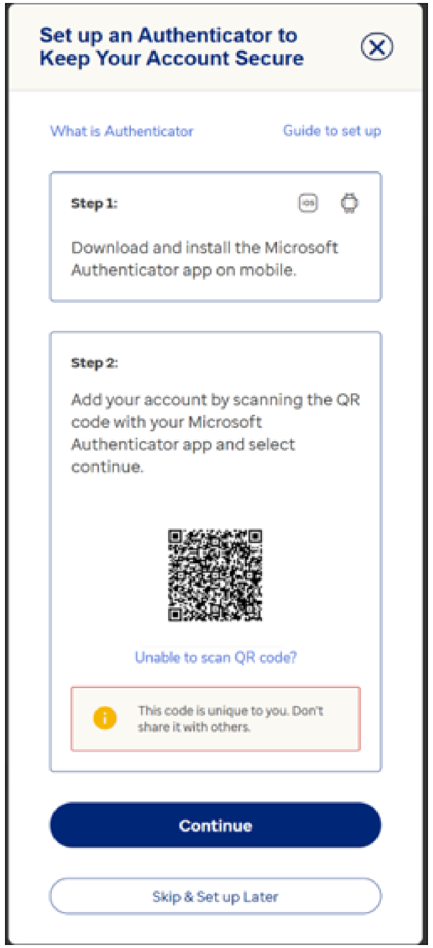
- Currently, users verify their login with a code sent to their email or a phone.
- Adding a Passkey (fingertip, facial recognition, PIN) or Microsoft authenticator improves security.

Modern Authenticator Options (slide 2 of 2)

Configure Microsoft Authenticator or a Passkey



Set up an Authenticator to Keep Your Account Secure



Remote Identity Proofing (RIDP)

After Release 35, Experian will use information provided by the Individual (or Assister) to verify identity.

- Currently, Experian uses answers to questions generated to verify identity. There will no longer be questions after Release 35.
- If Experian cannot verify identity, the account will move to pending and an applicant can contact the Experian Help Desk for assistance or follow the manual verification path and submit documents to verify identity.

Appendix

MASSACHUSETTS HEALTH CONNECTOR

MassHealth

Relationship between Health Connector & MassHealth Health Benefits and Coverage

Comparing MassHealth & Health Connector

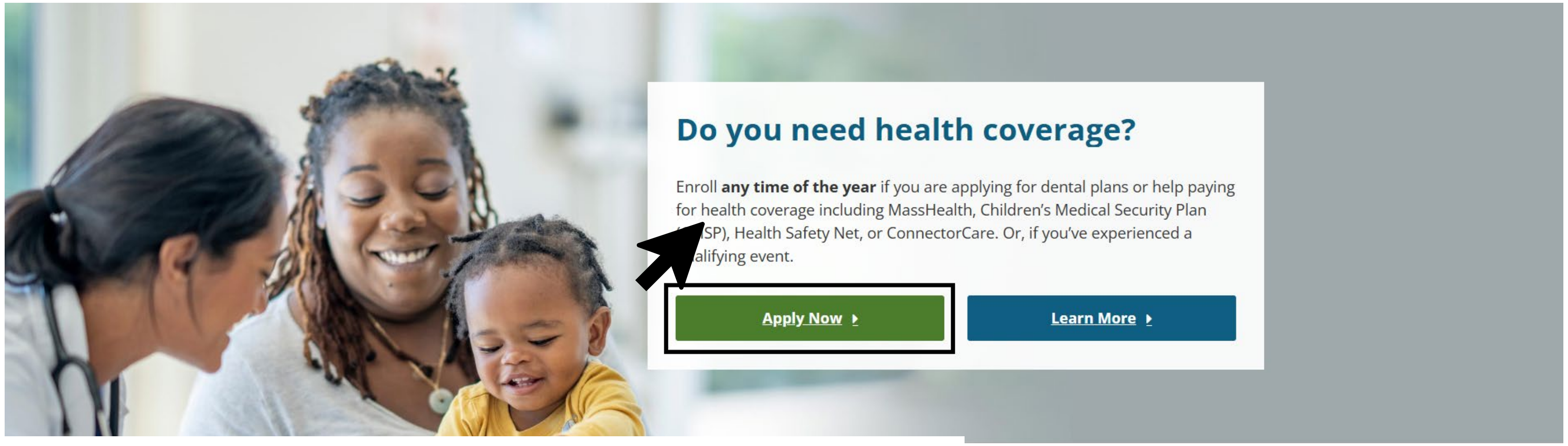
- **MassHealth** is the Medicaid and Children’s Health Insurance Program (CHIP) in Massachusetts
- Provides free or low-cost health coverage to eligible individuals
- Administered by the state and funded by state and federal governments
- Based on income, age, disability, and other factors
- Continuous enrollment throughout the year

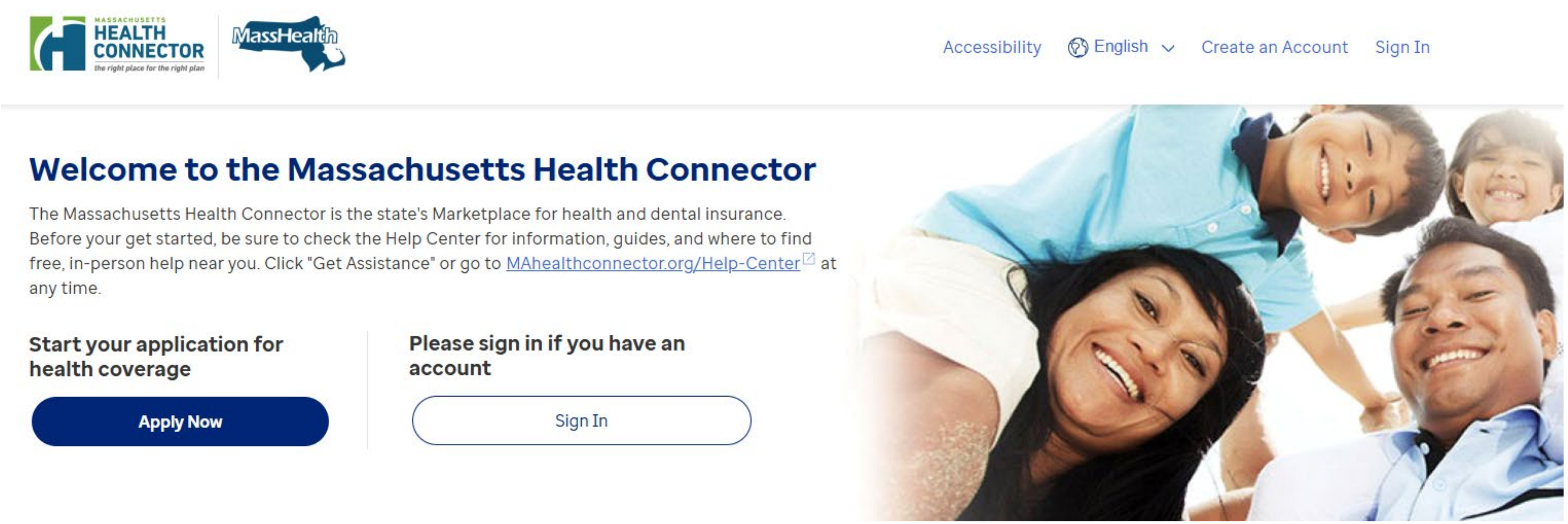
- The **Health Connector** is the state's online marketplace for health and dental coverage plans
- Available for individuals, families and small businesses
- Eligibility for savings/subsidies varies based on income and household size
- Open Enrollment periods and special enrollment periods

MAhealthconnector.org - One application, many programs

Apply once and individuals and families will know if they qualify for MassHealth benefits or Health Connector coverage for *Individuals & Families.*

MAhealthConnector.org online application is for both the Health Connector and MassHealth





Spanish:
MAHealthConnector.org/es/

Portuguese:
MAHealthConnector.org/pt/

Health Connector Plans

All the plans sold through the Health Connector meet state and federal standards for coverage.

Many members qualify for federal and state financial support which reduces monthly premium amounts.

Qualified health and dental plans

Individuals choose from a variety of plans in their area from the leading insurance companies in Massachusetts

ConnectorCare plans with Advance Premium Tax Credits (APTC)

People in certain income ranges who meet other eligibility requirements may qualify for advance premium tax credits (APTC) to reduce the cost of their premiums and qualify for low- or no-cost health insurance coverage

Dental Plans

For individuals, children, families, and small employers; including pediatric-only plans and plans with lower and higher deductibles

Thank you!

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MassHealth