Massachusetts Health Care Training Forum Summer 2026 Meeting

MA Health Care Learning Series Transcription

[Important Note]

(DEBBIE RAYMOND): Important note, since the original webinars were held, some information in this presentation has changed and is no longer valid.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, to January 23, 2027. Slide 9: No longer valid as the Open Enrollment period has been extended.

[Learning Series]

I want to welcome everyone this afternoon to the MA Healthcare Learning Series meeting. Thank you for joining us. My name is Debbie Raymond. I'm from the Massachusetts Healthcare Training Forum team, and I will facilitate the meeting this afternoon.

Okay, now I'd like to introduce our presenters. We have Niki Conte, the Director of Outreach and Education at the Health Connector, and Sarah Buonopane, the Associate Director of Community Assistance Programs at the Health Connector. I will ask each of our SMEs to introduce themselves when we get into the Q&A portion of our meeting.

With that, we are going to turn it over to Niki.

(NIKI CONTE): Okay, great. Thank you, Debbie, and thank you, everyone, for joining us this afternoon. I have to start off by saying I have been having some internet difficulties, so if we get to a point where things get glitchy for me, my colleague, Sarah Buonopane, is going to step in and continue on with the presentation. With that being said, we have quite a bit of information to cover with you today.

[MA Health Care Learning Series]

First, I just want to go over the purpose of the Learning Series. Debbie provided you background on why we meet at, for MTF, but in particular, the learning series is an opportunity for the Health Connector and for MassHealth to share information with all of you as you're helping people apply, get, and keep health coverage, either through MassHealth, the Health Safety Net, and really specifically to using the online application at MAhealthconnector.org.

[Agenda]

Today's agenda includes some specific information about supporting applicants and members through federal policy changes, as well as looking at the Health Connector's annual preliminary eligibility process for our Health Connector members. Essentially, we have some policy changes that will be happening or are taking place January 1 for plan year 2027. As we prepare individuals to get their coverage for that plan year, we need to go through a preliminary eligibility or renewals process. With that, there are some enhancements to our online application at MAhealthconnector.org. and both Sarah and I will show you some of those, some of those images of the screenshot so you can become a bit more familiar.

[Supporting Applicants and Members through Federal Policy Changes]

Okay, let's start with this section, Supporting Applicants and Members through Federal Policy Changes.

[Federal Policy Changes for 2027 Marketplace Coverage]

Some of you may have already seen a slide with this information. As the Health Connector has been planning for our Open Enrollment, we have been taking many steps, incorporating our lessons learned from last year, and also preparing for new federal changes. We'll look at each one listed below. We'll look to the change to Open Enrollment dates, the changes to noncitizen eligibility for advance premium tax credits, as well as changes to advance premium tax credit reconciliation.

[Changes to Health Connector Open Enrollment Dates]

Okay, we'll start with Changes to Health Connector Open Enrollment Dates. If you go on to the next slide, great. Thank you.

[Health Connector Changes to Open Enrollment Timelines]

Typically, the Health Connector's Open Enrollment begins on November 1 and continues on to January 23rd6, but due to federal policy changes, we have to make adjustments to that Open Enrollment period. For plan year 2027, Open Enrollment is going to begin on October 23 and run until December 23 for coverage that's going to begin on January 1 of 2027.

[Supporting Applicants and Members within a Shorter Timeframe]

We're asking all of you to take note of this, and then also asking each of you to consider potentially making some changes so you can better support applicants and members within the shorter time frame.

The Health Connector has been communicating these date changes and will communicate date changes with applicants and members about eligibility for coverage for plan year 2027. However, it's also important for organizations to think about outreach clients that are known to them. If you can schedule appointments earlier than usual, we want to just encourage you to do that, or, also, as you're planning your activities or events that might have been held during Open Enrollment season, just consider the shortened time frame and discuss with your colleagues or your team to consider are there other ways to communicate these dates to your community so that you can continue to support folks and also be able to see everyone you need to see.

[Changes to Noncitizen Eligibility for APTC]

Okay, let's talk about Changes to Noncitizen Eligibility for Advance Premium Tax Credits.

[Federal Changes to Noncitizen Eligibility]

Okay, so there are some federal changes to noncitizen eligibility. Beginning on January 1 of 2027, there are only [sound cut]

(SARAH BUONOPANE): Yes, Niki has frozen. Her connection must have gotten worse. I'm happy to take this over at this point. As Niki was starting to say, this is effective for January 1 of 2027. This coming January, only eligible noncitizens will qualify for federal APTC, including ConnectorCare.

To be an eligible noncitizen, an individual must qualify as one of the following: a Lawful Permanent Resident, sometimes called an LPR or known as a green card holder, a Cuban-Haitian entrant, or a Compact of Free Association migrant. Just a note on Cuban-Haitian entrants, that term relates to a benefit eligibility category rather than an immigration status. Individuals who meet that definition of a Cuban-Haitian entrant may be eligible for certain public benefits, including help paying for coverage through the Health Connector.

[Process Changes for Noncitizens for OE27]

Here we're talking about some of the related process changes for noncitizens that you will see during Open Enrollment coming up.

We have our preliminary eligibility review process that will start in August, a little over two weeks from now. We're going to use that Verify Lawful Presence system to retrieve federal data to determine whether an applicant is an eligible noncitizen. We'll be looking at immigration data when we do preliminary eligibility checks, in other words.

Preliminary eligibility for 2027 will be based on this federal data that we have on immigration status when applying those 2027 rules. Somebody could be eligible for

ConnectorCare and APTCs in 2026, receive a preliminary eligibility determination and letter that says they're not eligible in 2027, and that could be because they don't have an eligible noncitizen finding for immigration through federal data services.

If an individual is determined to not be eligible to purchase coverage through the Health Connector, the federal data might not be available for their immigration status.

Then, if they're not eligible for help paying for coverage, that would be APTC or ConnectorCare, federal data may have determined that that individual does not meet the criteria for an eligible noncitizen, so that could be a reason why somebody is losing subsidies for 2027.

When working with them, you'll want to make sure that you ask them about their immigration status and whether they meet one of those eligible noncitizen categories that we outlined in the previous slide.

[Supporting Noncitizens with OE27 Eligibility]

I want to discuss a little bit of how noncitizens can be supported. We do want to let everyone know that based on our current 2026 eligibility, there are approximately 35,000 enrollees through the Health Connector that may no longer qualify for APTC under these new federal rules for immigration and eligible noncitizens.

Those individuals will still qualify to enroll through the Health Connector without financial assistance. They'd be in an unsubsidized health plan and would not receive ConnectorCare or APTC.

Again, if an individual is an eligible noncitizen and receives a preliminary eligibility determination that says they're not eligible for APTC or they're not eligible to purchase coverage through the Health Connector at all, they may need to update their immigration details in their online application to make sure that they're getting the accurate immigration, the accurate program determination that reflects their accurate immigration status. We're going to go through some slide updates, some screen updates on the online application in the following slides.

[New Immigration Questions]

We do have some new immigration questions to the online application. When we start preliminary eligibility this year, there will be some new questions about immigration status available on the online application. These changes and questions will help the applicant update their immigration information to identify if they may have an eligible immigration status.

The application asks the applicant if they are a U.S. citizen, U.S. national, or naturalized, derived, or acquired citizen. If the applicant answers NO to this, they are asked if they are an eligible immigrant. If the applicant answers YES, they are an eligible immigrant, they will be asked then if they are a lawful permanent resident, a COFA migrant, or a Cuban-Haitian entrant. We'll take a look at what that looks like.

[New Immigration Questions (slide 1 of 2)]

Applicants can answer “YES” to the immigration question and confirm that they are an eligible noncitizen. You can see that at the bottom below. Then you can see there'll be this question that comes up and asks them if they have one of the following statuses: lawful permanent resident, otherwise known as a green card holder, Compact of Free Association Migrant, or Cuban-Haitian Entrant. The individual can say YES if they know that they definitely have one of those eligible categories or statuses, or they could say “NO, not sure, or prefer not to answer”. If they don't know or they don't have it, they're not sure, they can select that response.

[New Immigration Questions (slide 2 of 2)]

Regardless of whether they select YES or NO, not sure, prefer not to answer, if they say that they are, have an eligible immigration status, the Health Connector will check Federal data services to confirm their response. If there's a discrepancy that arises between their response and what we receive back from federal data services, that could result in a RFI, Requests for Information being generated to confirm that they are, in fact, eligible for APTCs.

Again, we just want to stress here, regardless of their answer, whether it's YES or NO, not sure, prefer not to answer, we will be checking Federal data services, and that's because they're saying YES, they have an eligible immigration status.

[Reminder About Eligible Immigrant Question]

However, there's another potential flow that they could go through if they know, for example, that they do not have an eligible immigration status. When asked if they are a U.S. citizen or U.S. national, they may say NO to that question, and then they can indicate that they do want to proceed with the application, but would only be determined eligible for MassHealth Standard if pregnant, MassHealth Limited, the Children's Medical Security Program, or the Health Safety Net. The system would only be considering their eligibility for a smaller bucket of programs if they don't have, and they say that they do not have that eligible immigration status.

[Changes to Advance Premium Tax Credit (APTC) Reconciliation]

Okay, so we are going to pivot now and talk about another upcoming change, which are Changes to APTC Reconciliation.

[How do Advance Premium Tax Credits (APTCs) work?]

We'll talk a little bit first about how APTCs work. When a household applies for Health Connector coverage with financial help, the Health Connector gives them and calculates a maximum APTC amount based on the projected annual income for the applicant or household for that plan year. If they apply in 2026, the Health Connector calculates a maximum APTC for 2026 for that household, and that household receives those tax credits in advance of filing their taxes for 2026. That's the A part of the APTC, is that this is a tax credit, but they're not getting it at the time necessarily that they file, but they can receive it in advance throughout 2026. That helps reduce their monthly premiums throughout the year.

However, a final premium tax credit that the household is or was eligible for in 2026 gets calculated at the time that they file their taxes, and that total modified adjusted gross income for the plan year gets finalized in that tax filing, and then that indicates how much, how many tax credits they should have received for 2026. That's the reconciliation process. It's really a reflection of, did the household receive just the right amount of tax credits based on the income they projected and what was actually received in 2026. Did they receive too few or too many?

[New APTC Repayment Rules Starting in 2026]

There are new repayment rules starting for tax year 2026. Federal law has eliminated caps on repayment for APTCs effective for plan year 2026. Before, if someone received more APTC than they were eligible for, there was a limit on how much they had to pay back at tax time depending on their income. If somebody received too many tax credits in 2025 and filed their 2026 taxes, they may have to repay some of those tax credits back, but there was a ceiling that said, "You won't have to pay back more than this, if your income is below a certain threshold."

That cap has been eliminated for tax year 2026. Those who receive APTC during calendar year 2026 could have to pay back more APTC when they file their taxes next year in 2027 if they ended up receiving more than they were eligible for throughout the year.

People who are receiving tax credits in 2026 right now could be facing larger repayments if they are receiving too many or too much tax credit.

We do always encourage applicants and members to keep their applications and income up to date throughout the year. I know many know this, but it's worth repeating. There's no limit to the amount of updates that somebody can make to their application. If their income changes five different times, we encourage them to make those updates five times or as many times as they need to, to really ensure that those APTCs are reflecting what their income situation is and will be for 2026.

[2025 versus 2026 APTC Repayment Caps]

Here's a chart that outlines the previous repayment caps. Then, of course, you can see just across the board for 2026 there are no caps. There used to be limits for individuals below 200%, between 200% and 300%, between 300% and 400%. Now, there are none. If an individual under 200% received a significant overpayment of APTCs, they have to pay them all back with no limitation.

[How to Help Support Income and APTC Updates]

Of course, due to this fact, it's more important than ever to inform members about reconciliation for APTCs and educate them about the importance of keeping their income up to date throughout a year. We know some households have a difficult time accurately projecting their annual income in advance. That can be a difficult thing for people for a variety of reasons, their industry or other life circumstances.

We also want to ensure that it's really important beyond updating income throughout the year that enrollees understand that they can adjust their APTC amount that they receive. This is important for those households who might have some fluctuations and want to guard against more significant repayments.

Remember, a couple of slides ago, I had noted that the Health Connector always calculates and gives people the maximum amount of APTC that they qualify for as the default, but individuals do have the opportunity in the application to decide to take less than the maximum that they are eligible for based on the projected income. On the next slide, we'll talk about that.

Before we get there, I just want to note that the ConnectorCare Program is a combination of federal APTC and state premium support that creates ConnectorCare. Federal APTC needs to be reconciled with their federal taxes, but the state support that comes in for ConnectorCare does not have to be reconciled in any way. Individuals can reduce their federal APTC and still qualify for ConnectorCare, have a plan with no deductible, as all ConnectorCare plans have no deductibles, and get reduced cost sharing and benefit from being in the program, even if they're not maximizing their APTC.

[Adjusting "Selected" Tax Credit Amounts]

Here's a screenshot of the application. In order to adjust that tax credit, you can hit that change button. Again, we calculate that maximum tax credit, and that is the default for people. If they want to change that, they do have the opportunity.

As you are, if you do help someone apply, I would say take some time emphasizing this screen, especially if you know that they may be someone who has fluctuating income or has had a hard time projecting income or even had to repay any APTCs in the past.

Then if you hit that change button, here's the actual slider as it appears on the application, where you can change the tax credit and slide it back. You can slide it back all the way to zero, or you can maintain the maximum or choose any amount in between. Enrollees who do reduce that APTC will have to pay a higher monthly amount by the amount that they reduce it by. If you have $263 in APTC available, that's your maximum, and you just want to slide it back $20, then you're taking $243 of APTC and just paying $20 more in monthly premium.

Oh, sorry, Debbie. One other point I just wanted to say for everyone is that if people take less APTC than they're eligible for, maybe they slide it back by a lot, once they do file and reconcile their taxes in 2027 for tax year 2026, if they were actually eligible for those tax credits, they would receive those back when they file their taxes. They would still receive what they're ultimately eligible for. They just wouldn't receive it in advance throughout 2026.

If you have someone who's particularly concerned and is able to make those payments a little bit higher every month, you can assure them that they're not really leaving anything on the table in terms of tax credits. They will receive what they're ultimately eligible for if they didn't receive them throughout the year when they do file their tax credits.

[Annual Health Connector Redeterminations & Renewals Process]

We will move ahead now to talk a bit about the Health Connector's Annual Redeterminations and Renewals Process.

[Annual Health Connector Redeterminations & Renewals Process Activities]

We mentioned this a bit when we were speaking about looking at immigration status during our preliminary eligibility period, but we'll talk a little bit more holistically about what happens during this time. These are a set of activities that happen every year before and during the Health Connector's Open Enrollment period. Those that have health insurance coverage through the Health Connector have their eligibility redetermined so that they can be renewed in a plan into coverage for the upcoming year.

Everyone who is a member today, we have to look at their eligibility every year. We look at that with federal data sources if they're available to us. Of course, remember this year we're looking at immigration as well because that's a factor that's changing for 2027. We're going to reassess that in this preliminary eligibility process and just see if they can be redetermined eligible and renewed into coverage for their next plan year.

This starts in August when we do this preliminary eligibility determination for our actively enrolled Health Connector members.

[Annual Health Connector Redeterminations & Renewals Process Timeline]

We're just coming up to that first stage for preliminary eligibility determinations, and then you'll start seeing people if you're assisting them, or people might ask questions in the community and have these preliminary eligibility notices in hand by the later part of August into September. That's the point at which they could see maybe they're not eligible for subsidies the next year. Maybe they need to go back through some immigration questions and review what kinds of eligible noncitizens can receive APTCs. Maybe there's other factors that they need to update.

We ask people to make those updates as soon as possible, ideally before we start Open Enrollment in October. We'll do another check, and we'll take into account any information they give to us between their preliminary eligibility and that final determination notice. They'll get a renewal notice, which will tell them, without any other changes, this is what you would be renewed into if we can renew you into a plan for 2027. This is what the cost will be.

Then I would say a huge driver in this whole process, because some people might ignore, the preliminary eligibility notice and the renewal notice, but they'll get a bill that first week of December for their January 1 coverage. That's the point at which they might see a number that's higher and say, "Wait a minute, something has changed here." Then they go back through and realize that something might have changed in terms of their eligibility. It could be something that they can make an update to and receive APTCs again for 2027. It could also be, potentially, as we know for many of our, in our immigrant community, they may no longer be eligible for subsidies for 2027. Those are important conversations, of course, to have with members.

I will also just say here, if there are members who are maybe losing their subsidies in 2027 and cannot afford to enroll in the unsubsidized plan, it is better for them to proactively go in and terminate their coverage for 2027. Let us know that they do not intend to continue their coverage so that they don't receive a bill for coverage in 2027 and a delinquency notice. Ultimately, if they don't make a payment for that coverage, they wouldn't be enrolled into it, but they would just receive less information from us. And maybe be, it would be less confusing if they just go in and proactively say, "No, thank you. I can't enroll," or "I won't be enrolling in 2027."

[Supporting Community Members]

Okay, this is a lot of change and information, and we have some big processes coming up related to Open Enrollment. Let's talk just a bit about supporting members of our communities.

[Next Steps & How You Can Help?]

Definitely remind any clients, consumers to open their mail, both from the Health Connector and MassHealth. If you are a Certified Assister or work with Certified Assisters, help explain these changes and the importance of keeping their application up to date. Then, if you're not certified yourself, help consumers find certified individuals in their community and refer them there for assistance.

[Importance of Application Updates]

Of course, we've said it time and time again, but application updates are so critical to ensuring that individuals are getting the most accurate program determination, income changes, any updates to immigration status, disability status, marriage, or pregnancy are really crucial and can change individual’s program determination.

On the immigration piece as well, I want to say that it may be that somebody is in the process of changing or updating their status and receiving a lawful permanent resident or green card and they haven't gotten it yet or it hasn't quite come through, so they're not showing up as eligible now, make sure that they understand that when anything changes, come back, update that application. You don't have only one shot here. We want to know when you do get that letter that says that was processed and you have that in hand so that you can get the coverage that they're eligible for as soon as they're eligible for it. Just like you would- a lot of individuals when they find out they're pregnant, they make that update right away. When you find out you've had an adjustment of your status or anything has changed, make those updates. There's no limit. You can make as many updates as you need to in your application to get those accurate program determinations.

Also, make sure you're taking the time with APTCs to explain the use of the Slider and offer the option as you're going through it with members, and that they know about the repayment caps being lifted.

[Community Resources]

Then just a couple of resources. We have a dedicated federal updates web page. We've had this since last year. We've added information to this about Open Enrollment dates, about immigration changes, and the repayment cap. This can be a great resource for you, too, if you are working with members and need something quick right in front of you and something that you can show them on our web page as well. We'll have additional information.

We'll have Open Enrollment resources and toolkits for communities to use to help us push out this information and educate your communities about these changes, so definitely stay tuned. Look for emails from MTF and our website as well.

[MAhealthconnector.org System Updates]

Okay, now we're going to change directions again and talk about some upcoming system updates.

[System Updates]

We do have a system update that is coming this week. There's two things that you will notice are changing, both for individuals and also if you are a Certified Assister. The first is modern authentication options. That's basically Passkeys. If you use any logins in your personal life and have Passkeys today, that is what this is.

Then also some updates to the identity proofing process.

[Modern Authenticator Options (slide 1 of 2)]

These modern Authenticator options make it so that after this release, both individuals and Assisters have the option, it's not required, it's an option, to add a Passkey or Microsoft Authenticator to sign in at MAhealthconnector.org.

Currently, users verify their login with a code sent to email or a phone, or a phone call, and then adding a Passkey. A Passkey can be a fingertip, that's your unique fingerprint, facial recognition, or additional pin for the Authenticator. It just improves security. This makes your login additionally secure. If you would like to take the option or you want to inform members what this is, you can say they have the option to make their login further secure.

[Modern Authenticator Options (slide 2 of 2)]

This is just what the modern Authenticator option will look like. It's giving you the opportunity to configure it and set up the Passkey or Authenticator. Then this next image is just what the Authenticator setup screen looks like.

[Remote Identity Proofing (RIDP)]

Then there will be changes to the remote identity proofing process. After this release, Experian will use information provided by the individual or Assister to verify identity.

Currently, they use answers to questions generated to verify identity. There will no longer be questions after that, this upcoming release. They will use the information provided, which will include certain things like the device that people are using or phone number.

Then, if Experian cannot verify identity with the information it has available, the account will move into a pending status. There is an Experian Help Desk that people are able to reach out to for assistance, but there is also still the manual verification path that somebody could follow to submit required documents to verify identity.

If somebody doesn't make it through identity proofing, they can just follow that manual process, which is the same path, same documents are still being used for identity verification, and so they can simply upload those or send those in and move ahead.

[Appendix]

There is an Appendix to this presentation. Thank you for the reminder. We do recognize that while we have many seasoned professionals in the field, there are oftentimes new faces as well, and so in the Appendix, (*the following are slide titles contained in the Appendix*)

[Relationship between Health Connector & MassHealth Benefits and Coverage]

[Comparing MassHealth & Health Connector]

[MAhealthconnctor.org – One application, many programs]

[Health Connector Plans]

we go through the relationship between Health Connector and MassHealth and our coverage. If you are newer and want to check that out when you take a look through the slides, please do so, but no obligation. Thank you.

(DEBBIE RAYMOND): Great. Thank you, Sarah.

[Thank You!]

Okay. Again, thank you all for joining today, and have a great rest of your day. Bye-bye.