

MA Health Care Training Forum Fall 2025 Meeting

MA Health Care Learning Series Transcription

[MA Health Care Learning Series; Massachusetts Health Care Training Forum; Health Connector and MassHealth Updates Fall 2025]

(SUE KANE): Good morning, and welcome to the MA Health Care Learning Series meeting. Thank you for joining us today. I'm Sue Kane, from the Massachusetts Healthcare Training Forum team, and I will be facilitating today's meeting. Our presenters today are Sarah Buonopane, the Associate Director of Community Assistance Programs at the Health Connector, and Niki Conte, the Director of Outreach and Enrollment at the Health Connector. Subject matter experts will join them during the Q&A portion of this meeting. I'll ask the subject matter experts to introduce themselves prior to answering a question. We're going to turn it over to Sarah Buonopane, and she's going to start the presentation. I will add those two links into the chat. The acronym link has just been added. I'm going to add the registration information if you'd like to register for tomorrow's MassHealth Health Safety Net meeting.

[MA Health Care Learning Series]

(SARAH BUONOPANE): The background for the Learning Series, for those that may not be familiar, is to give information from the Health Connector and MassHealth to educate individuals who help Massachusetts residents with applying or keeping their health insurance coverage. We can move to the next slide.

[Agenda]

For today, we're just going to be doing Health Connector updates. As Sue mentioned, there's another MTF where you can hear MassHealth updates happening tomorrow. Today, we're going to talk about preparing for Open Enrollment 2026 and then health and dental plan offerings for 2026, shopping considerations and tools, and some key takeaways for Plan Year 2026, and then we will go to your questions.

[Preparing for Open Enrollment 2026]

We'll talk about preparing for Open Enrollment, which is starting on Saturday.

[Open Enrollment 2026]

On November 1st, which is this upcoming Saturday, Open Enrollment for Plan Year 2026 will begin, and Open Enrollment will continue through January 23rd of 2026. As you may be aware, there is some uncertainty at the moment related to enhanced premium

tax credits, so this is just our reminder to you all to stay up to date with any communications you receive from the Health Connector and to encourage members to do the same. If there are any changes, we will be communicating those as quickly as possible to members and the larger stakeholder community. Please, do keep an eye on any emails or other messages from us. I do want to point out that we do have a dedicated webpage for Federal policy changes, and so that's available here. Bookmark that page if you can. Have members save that page so that if there are any changes, they can get that information there as well.

[Open and Closed Enrollment]

Just some reminders about the difference between Open and Closed Enrollment. We went through the dates for Open Enrollment, and then Closed Enrollment, that is January 24th through October 31st. A couple more days in Closed Enrollment before we get to Open Enrollment on Saturday.

[Open Enrollment Review]

Then, just a reminder about the different activities that one can do during Open Enrollment and what that means. It's the time when anyone can apply for new coverage for the upcoming year, renew their coverage if they're a current member, or if they're a current member, shop for a newer, different plan. Lots of different things. Any new people can come in and get coverage without needing any kind of qualifying reason or event. Or current members, if they want to look for new plans, this is their opportunity to find a new plan for 2026.

Just a reminder, as well, that our coverage begins on the first day of each month, and we don't do mid-month coverage, generally. We really encourage everyone who's looking for coverage on January 1st to enroll, and if they have a payment, to make that payment by December 23rd.

[Application for Individuals and Families]

I know some of you are familiar, but I know we have new people, as well, here. Just a reminder about where our application is and how you access it. You'd want to go to mahealthconnector.org. I just want to point out to everyone, and make sure that you're sharing this with your communities, you want to make sure you're seeing our official logo here. That's how you know you're on our page and not another page that may be selling other products that are not through the official marketplace.

Our application is available in English, Spanish, and Portuguese. The links are here for all of these various languages. It's one application - I know many people are familiar with that - but just want to make sure everyone knows it's a single application for anyone

applying for Health Connector coverage or MassHealth coverage. If somebody's looking for help with health insurance, they just say that they want to apply for financial aid through this one application. Then, based on the responses that they provide, the application makes the determination on their behalf and anyone else in their household as well.

[Final Eligibility Notice]

The Health Connector has recently sent out what we call our final eligibility notice. In advance of Open Enrollment on November 1st, the Health Connector mailed all of our members this final eligibility notice. What it tells them is their current plan, the one that they're enrolled in today, their new plan for 2026, and their new monthly premium based on this final eligibility determination that we've made.

[Final Eligibility Notice Details]

Here is just a little bit more details about this notice. You can see here at the top, these are the details for 26. It would give you the health plan premium amount, the monthly amount they're going to pay here. Then here are some key details. Obviously, member information. There could be more than one member in the house or household on a Connector plan. Then, it's going to tell them their program. If they're in an unsubsidized plan, it would say "Health Connector plan (No financial help)." ConnectorCare would say "ConnectorCare" here. Then, it'll say their current plan, and then the renewal plan, and if that is the same or not. In this case, no. In this case, this is an example of someone who is currently in ConnectorCare, maybe a Plan type 3D, for example, and they are losing their ConnectorCare and subsidies for 2026, and so it's not the same plan because they're not in ConnectorCare for 2026. This can be a very helpful tool to remind people to look at that letter, bring that letter in, so that you can see this information and help advise them as they may need it.

[Existing Members vs. New Applicants]

Just a couple more pieces of information about actions and different actions that existing and newly applying members would take during Open Enrollment. Somebody who is updating an information or submitting an application for an existing member, it's important for them to update their existing application with any changes that may be relevant for them for 2026. Any changes to their household size, their income, if they have moved. They want to make sure they put that into their existing application. Then, of course, a newly applying individual completes the new application with all the relevant information.

Then, they'd want to review their program eligibility for 2026, see, again, what program they're eligible for, whether that's ConnectorCare or a Health Connector plan with no

subsidies, and if they owe any documentation, to be sure that they provide that by their requested deadline. Then, of course, everyone has the opportunity to shop, compare, and enroll in a plan. Existing members may choose to look around and stay in the same plan, they continue to be eligible for it. They may choose a different plan. A newly applying person, of course, would need to pick a plan and enroll and pay for that plan before December 23rd.

[Health Connector Plan Offerings for 2026]

We are now going to discuss some of our plan offerings for 2026.

[Seal of Approval]

Just some background. I know, again, some people are familiar with our Seal of Approval process. This is our process by which we conduct a comprehensive review of health and dental plans that are proposed to be sold through mahealthconnector.org or the marketplace. For this Seal of Approval process, we work very closely with the Massachusetts Division of Insurance. Their responsibilities include reviewing the rates or premiums for the plans. Also, there's some other work that they do to ensure that our plans are meeting insurance requirements for the state. It's a joint effort that we conduct with them as well.

[2026 Product Shelf Overview]

For 2026, all of our existing health and dental carriers responded. There are no new carriers coming on and no carriers that are leaving us. Overall, a very stable and consistent product and plan shelf for people in 2026. There's 48 individual plans available. That's individuals and families. Then we have small group plans as well, there are 56 of those for 2026 and then 12 individual and small group dental plans.

[2026 Qualified Health Plan Rates]

This slide is focusing on rates for 2026 and the overall increases that we are seeing in the market. On average, for 2026, members will experience an 11.5% rate increase in their premium. That is higher than last year's. As we've noted, it was a little under 8% last year, so this is a bit higher than that previous year. This is really a reflection of some provider dynamics and prescription drug costs. You can see that there are some— This is, again, an average. The 11.5% is that average. You can see that there are some differences, whether we're talking about unsubsidized plans or ConnectorCare-based plans, or dental plans.

[Changes to GLP 1 Drugs]

We want to also alert the community that all of our Health Connector carriers in 2026 are no longer covering GLP-1 drugs for a diagnosis of obesity. Carriers are sending

notices to members to inform them that the drugs may be covered under different diagnoses consistent with their individual carrier policies but not covered for a diagnosis of obesity in 2026.

[Unsubsidized Non-Group Premium Changes]

Let's look at what the different unsubsidized premium changes look like across the board. Again, we discussed the average being 11.5 for 2026, which you can see here that, again, depending on the different metallic tier, there are different premium changes. You can see in particular, bronze is experiencing some higher rate increases compared to some of the other metallic tiers.

[Changes to ConnectorCare Program for 2026]

I know, again, that this is likely familiar to many of you, but we want to be sure everyone is aware of the changes to the ConnectorCare program for 2026. Starting January 1st, individuals and families will no longer be eligible for ConnectorCare Plan Types 1 or 3D as a result of federal policy. For those individuals that are under 100% of the federal poverty level, APTCs will expire for them in 2026, and that is as a result of federal legislation that no longer allows individuals under 100% of the federal poverty level to receive APTCs.

Then individuals that have an income between-- well, an income over 400, sorry, over, yes, 400% will no longer be eligible for enhanced premium tax credits, and that is because those current enhanced premium tax credits are going to expire at the end of 2025, unless there is congressional action to extend them in some form. As of today, October 29th, 2025, there has been no congressional action to extend those enhanced premium tax credits, and therefore, premium tax credits revert back to the upper limit of 400% of the federal poverty level in 2026.

ConnectorCare 3D members between 300 and 400% of the federal poverty level would no longer be eligible for the ConnectorCare pilot. Some individuals who were getting APTC above 400% would also no longer receive those tax credits. These individuals will all be eligible for unsubsidized plans through the Health Connector in 2026.

[ConnectorCare Program Design]

Now we'll talk a bit about ConnectorCare and the program design. You can see here in the chart that we're, of course, displaying premiums for the ConnectorCare program for Plan Types 2A through 3C, because those are the available ConnectorCare program types for 2026. There are some moderate increases to premium. You can see that here in the green row below. We do want to note that we have robust options for ConnectorCare throughout all of our regions in Massachusetts.

[ConnectorCare: Plan Designs]

Here is our ConnectorCare plan design. Again, we no longer are displaying the Plan Type 1 option for 2026, but you can see here all of the different cost-sharing that may be associated with ConnectorCare. Just a reminder that all ConnectorCare plans have no deductible, but there are still some cost-sharing components for ConnectorCare, and you can see them here.

[ConnectorCare Enrollee Contributions]

We have a new resource available this year that we want to call out to our MTF attendees, which is a new ConnectorCare Enrollee Contribution Dashboard. We've put the link here, and you can access it. We're not going to look at it live today, but it is housed on our website, and essentially, what you can do is go and put in a town or a zip code or click on a region of Massachusetts and see what the different ConnectorCare premiums are and the different plans that are available for that particular region or zip code.

If there's a specific area you tend to work in, you can go in here and look up the ConnectorCare contributions in that region. You can save it to your computer. You can print it out as well, and so this can be, hopefully, a really helpful tool both for you and that you could share the different printouts or show them out to members as you're working with them as they're choosing plans.

[Health Connector Dental Plans]

We are going to discuss Health Connector dental plans now.

[2026 Plan Options – New Dental Plan]

We have a new option for a dental plan in 2026, which is a bit more of a comprehensive or richer dental plan. It's going to be offered by both dental carriers, Altus and Delta Dental, and that's called Standard Family Plus, and you can see here how it compares to our other plans and offerings and the ways that it is a bit more comprehensive. You can see a higher plan year maximum and some more generous cost-sharing or coinsurance as well. Take a look at that and advise members about the option if they're interested in dental.

[Overview of Qualified Dental Plans (QDP)]

For 2026, our standard dental offering is consistent with 2025 except for, of course, that new benefit plan that's being offered.

[2026 QDP Standardized Designs]

Then these are our 2026 standard designs for qualified dental plans. Again, you can take a look here and see the different coverage that you or an individual receives in the different levels of dental coverage we offer.

[Health Connector Standalone Dental Plans for 2026 Applications]

Then we want to let everyone know that for 2026 applications, we will have the ability for individuals to apply and enroll online for standalone dental plans.

For some people who have been working with the Health Connector for a while, you'll know that we haven't had the technical capability for an individual to enroll in a standalone dental plan through the online application. Starting on Saturday, on November 1st, individuals will have the ability to shop and enroll in standalone dental plans for coverage beginning in 2026. If anyone needs 2025 dental coverage, they may still have to contact customer service to help them. Then, of course, customer service is available if somebody would prefer to follow that process, but there is the option to do it now through our website.

Just a note that although MassHealth members may have dental benefits available to them, they also do have the option to purchase additional dental coverage through the Health Connector and can do so through this standalone dental shopping process.

[Online Application Updates – Standalone Dental]

Here's just a screenshot of what you or an applicant would see. It shows that you can shop for health plans only, dental plans only, or both health and dental together.

[Health Connector Standalone Dental Plans for 2026 Applications]

Then this is just noting now for the application for 2026. There's some updated text that says, "If you primarily want to shop for dental coverage, select no," to the financial assistance question, because this will just streamline the process for an individual if they're only seeking dental to bypass all of those financial assistance questions.

[Compare Health Connector Plans]

At this point, I believe I am handing it to my colleague, Niki.

(NIKI CONTE): Thanks so much, Sarah, and thank you, everyone, for joining us this morning as we're preparing for Open Enrollment 2026. In this section, I just want to spend a little bit of time refreshing your memory on different tools that the Health Connector has available so that you can compare and contrast the plans as you're working with clients to help them choose what is going to be best for them for next year.

[What to consider when shopping]

There are lots of considerations a person is making when they're shopping for health insurance coverage. The Health Connector has a number of tools that lets people compare their options. As you can imagine, one of the first things an individual looks at is the monthly premium. That's essentially the amount they pay in order to be enrolled in their health insurance coverage plan. Within each plan, there are a set of covered benefits. These are all of the services that are covered by the plans, so benefits such as visiting a primary care physician, a specialist, or getting medications, or even x-rays, services like blood work, et cetera.

In addition to the monthly premium, there are other out-of-pocket expenses or out-of-pocket costs that the members may pay for each service. We know many of you support ConnectorCare members. For the ConnectorCare program, just a reminder that there are no deductibles, and the co-pays for services and medications are limited. I believe Sarah recently just stepped through that on a previous slide.

Lastly, one of the most important or another important element of shopping is the plans network. These are all of the doctors, facilities, hospitals that are contracted with that plan. Typically, when someone is shopping for coverage, if they are looking at a plan that has a more limited network, they would be paying less for that monthly premium because their ability to go to a wide range of physicians or facilities is actually more limited. Going on to the next slide.

[Online Tools available from the Health Connector]

I just want to show you, or actually not show you, but describe each of the tools that are available. Some tools are available directly from our website before logging in, while others are available only when the person is in their online application. The Health Connector has a great "Get an Estimate" tool that's available from our homepage. It allows someone to see what plans are available in their area, and it estimates what savings are also available for them.

On the ConnectorCare program, an individual would see, if somebody's eligible for a ConnectorCare program, they would see the cost of the premium and then a breakdown of the state subsidies that are being applied as well as federal subsidies that are being applied. If someone isn't eligible for any savings, they're just going to see the health insurance plan and the full monthly premium, over to the right. We've heard that this is a really great starting point for people to get a general sense of what their eligibility might look like, what plans are available in their area, and what their coverage options will be.

Then you can go to or they can go to the "Plan Comparison" tool. This tool allows people to see if a preferred provider or facility is covered through a specific plan. As an example, if someone were looking at the "Get an Estimate" tool and there were two plans that seemed to meet their needs and the pricing was very similar, the individual could then go to the "Plan Comparison" tool and plug in their doctor any medication that they're using or need to take and just check to see if the provider that they want is covered in both of those plans and if that medication is part of the formulary for either of those plans.

Now, again, the "Get an Estimate" tool and the "Plan Comparison" tool are available to consumers outside of their online application. They don't need to submit an application in order to use these. However, when somebody has submitted an application and they have their eligibility determination, there is a more robust "Plan Finder" tool that allows them to see the carriers or the health insurance plans that are available to them based on where they live, the exact costs based on their eligibility, and then they're able to see and find out if the preferred providers and facilities are covered within those plans.

Now, all of these tools, on my last check, I don't believe the "Get an Estimate" tool was updated, but we know it will be before November 1st, which is the start of our Open Enrollment. We'd like to remind everybody that it's a good idea to bookmark our Open Enrollment Renewal page, which is on mahealthconnector.org/renew. That's a great place to start when you're supporting a member because you can easily select each of these tools without having to navigate through the Health Connector's website to find them.

[Enrollment, Billing and Payment]

Moving on to enrollment, billing, and payment. For those of you who are more experienced Assisters, I'm sure you've heard us say that enrollment into a health plan is not complete until premium payment has been received and processed. For individuals who need to make a monthly payment and they're looking for coverage that starts on January 1, they need to enroll in their plan and pay for their coverage by December 23rd. Remember, we are at the, you know Open Enrollment's just about to begin, but if in early December, a person receives a bill for a monthly premium they weren't expecting or they are still interested in switching their health plans, remember, they still have until December 23rd to make that change.

[Payment Reminders]

On this slide, we're just showing you a sample of what the member's bill or invoice looks like. As always, for Health Connector coverage, payments are always due on the 23rd of each month for coverage that begins the first of the following month. There are

a number of ways that people can make premium payments. They can make them online through the payment center, they can make payments by mail, and there is a newer pay-by-phone option. On the Health Connector's website, we have a detailed how-to-pay webpage. When you receive these slides, you'll get this link, and you can review all of the information that is there. It does include the addresses for sending in a payment. It does provide, this page does provide some more detailed instructions on when someone needs to make a payment over the phone or even if somebody is making an online payment. Definitely worth checking that out and sharing that information with consumers when they're trying to figure out the next step and how to make a Health Connector premium bill payment.

[Key Takeaways for Plan Year 2026]

I'd like to get into the key takeaways. Sarah stepped through lots of information throughout this presentation about how Open Enrollment for Plan Year 2026 is different and all of the nuances, really, that you and members need to be aware of so that you feel best prepared and they are best prepared for coverage the start of the new year.

[Key Takeaways for OE 2026]

Again, just reminding everyone that Open Enrollment begins this Saturday, November 1st, and it will run until January 23rd. Also want to acknowledge that there still is a lot of uncertainty related to the status of enhanced premium tax credits. Because of that, it's really important that applicants and members stay up to date with any communications that are sent from us, as well as we're asking the Assister community and beyond to really stay connected with us, take a look at our website for updates, review, read any emails that are coming to you through MTF.

If members receive notices, and I know Sarah earlier stepped through the details of what a person might see in their final eligibility notice. If someone brings that notice to you and they want to make updates to their application, please assist them in doing that. Of course, just want to remind everybody that based on federal policy, the Connector Program will now only be available for individuals and families between 100 and 400% of the FPL.

[Plan Options for 2026]

Plan options for 2026. As Sarah described, we will have a broad choice of carriers and plans for individuals who are eligible for unsubsidized plans, small group enrollees. We have eight medical carriers, two dental carriers. For ConnectorCare members, you're going to see four to eight ConnectorCare carriers in each region. Member premiums will increase for next year, with the rates for unsubsidized and APTC-only plans increasing

on average 11.5% for next year. There is a new dental plan option, Standard Family Plus, for 2026. As Sarah described, this Open Enrollment, applicants can shop for and enroll in a standalone dental plan. They can do that online through mahealthconnector.org.

[Available Online Tools for OE 2026]

We have a number of tools that have been created to assist consumers and also to assist those who are helping consumers. These resources can help guide people in making their decisions for next year. As we described, we have a new interactive ConnectorCare Enrollee Contribution Map. That's something that you, as those who are helping individuals, will probably find very helpful to essentially type in your zip code or area or region of Massachusetts that you're supporting, and check to see what the pricing is going to be for the ConnectorCare program in your area.

I believe Sarah probably described that, this map, you can print a particular region of Massachusetts, or you can just use the interactive map and just, as needed, type in a zip code and other information to just quickly look up the costs.

Now, for those of you who have been with us before, you know that we have a Resource Download Center. For those of you who are newer to these programs, we have a number of member resources that are available from this page. We encourage you all to take a look at the documentation as well as the online tools that are linked from this area. We have a link to the "Plan Comparison" tool there. We also have flyers on ConnectorCare or Guide to Subsidies. We also have PDF versions of a Shopping Guide. For those individuals who are newer to health insurance coverage and even health insurance terminology, you can download these materials. Our expectation is that all of these will be updated for Plan year 2026 over this weekend, and you should continue to check back for additional languages beyond English.

Now, we also have, as we've been talking about, a lot of federal policy changes and some things that are still in flux. Again, we want to encourage individuals to go to our updates page to see if there are any new federal policy updates that they need to be aware of. For all of you, we also have launched a new partner webpage. We'll be sure to include that link. Well, it will be included in an upcoming MTF email, but if possible, we will also provide that link to you during the session today.

[Thank You!]

We just thank everyone in advance for your support during this Open Enrollment. Also, please do stay in touch. Please pay attention to any emails that we send out. Check out our Federal Updates webpages. I'm hoping folks know how to get to us if you need anything. We really appreciate it. Great. Thank you all.

(SUE KANE): Well, thank you, Sarah and Niki, and all the subject matter experts, Ashley and Signe, for answering the questions. All right. It doesn't look like we have any other questions. I want to thank everybody for joining us today. I hope you have a great rest of your day. We look forward to seeing you at other MTF meetings. Thank you. Bye-bye.