

# MA Health Care Learning Series

Massachusetts Health Care Training Forum

Health Connector and MassHealth Updates

Winter 2026



**MassHealth**



# Disclaimer:

Some slides from the live presentation were adjusted to improve accessibility; however, the content remains unchanged. Because this disclaimer slide was added, the slide numbers in the video may not match the slide numbers in the printable PowerPoint or PDF file.

# 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](https://MAhealthconnector.org).

# Agenda

## Health Connector Background

- Federal Policy Changes
  - Helping former PT1 members access services
- End of Open Enrollment and Special Enrollment (SEP) rules
- MassHealth and Health Connector Member Tax Filing Rules
- Questions

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# Health Connector Background



# What is the Health Connector?

The Massachusetts Health Connector is the State's health insurance Marketplace. It offers individuals, families, and small employers access to affordable health insurance coverage.

- People who don't get health insurance through their job or other sources may apply
- Many people who apply qualify for help paying
- People can also buy dental insurance through the Health Connector
- Small employers with less than 50 full-time employees can offer health and dental plans through Health Connector for Business



# Health Connector Offerings



## Unsubsidized Plans

Full cost health insurance plans from leading Massachusetts carriers.



## Subsidized Plans

ConnectorCare health plans offer reduced premiums and lower plan costs based on eligibility for Advance Premium Tax Credits (APTC).



## Dental Plans

A form of insurance designed to pay a portion of the costs associated with dental care.



## Small Group Plans

Health Connector for Business plans are available to MA employers with less than 50 employees.

# Plan Offerings for Individuals and Families



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Full cost health insurance plans from leading Massachusetts carriers.



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A form of insurance designed to pay a portion of the costs associated with dental care.

# Plan Offerings for Small Employers



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## Small Group Plans

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# Federal Policy Changes





# Health Savings Account (HSA)

For the first time in 2026, Health Savings Accounts (HSAs) can be used with all individual plans on the Health Connector's Bronze tier and Catastrophic plans.

HSAs let people set money aside to help pay out-of-pocket health care costs through an account that lets them save money at tax time. Most larger banks and personal finance companies offer quick and easy HSA options with information about how to deduct HSA contributions at tax time.

[Health Savings Accounts \(HSAs\) - Massachusetts Health Connector](#)

# January 1, 2026, ConnectorCare Changes

Due to federal policy changes, there are two major impacts to the ConnectorCare program for Plan Year 2026. ConnectorCare Plan Type 1 and Plan Type 3D have been eliminated.

- ConnectorCare eligibility includes a requirement that individuals are also eligible for APTC. Since APTCs are only available for individuals earning 100 to 400 percent of the federal poverty level:
  - Individuals and families with incomes under 100 percent of the federal poverty level (FPL) are no longer eligible for advance premium tax credits (APTCs) – PT1
  - As federal enhanced APTCs expired at the end of 2025, those with income above 400 percent (FPL) are not eligible for APTCs or ConnectorCare

Stay up to date on federal policy changes by visiting our dedicated webpage: [Updates – Massachusetts Health Connector](#).

# ConnectorCare Considerations

With the expiration of enhanced premium tax credit (ePTC) subsidies for individuals above 400 percent of the FPL, eligibility for the ConnectorCare program has changed for 2026.

- Individuals with incomes between 300 percent and 400 percent will continue to be eligible for the “ConnectorCare expansion pilot” program
- Otherwise, individuals with incomes above 400 percent of the FPL may shop for unsubsidized plans through the Health Connector

# Ending ConnectorCare Plan Type 1 and How to Help Members Access Services

Many ConnectorCare Plan Type 1 members, who are no longer eligible for help paying for their coverage, because of citizenship and immigration status will be eligible for [MassHealth Limited and the Health Safety Net](#).

Together, MassHealth Limited and the Health Safety Net help qualified Massachusetts residents can get the essential health care services they need.

- [MassHealth Limited](#) provides emergency health services to people who have an immigration status that keeps them from getting more services.
- The [Health Safety Net](#) pays community health centers and most hospitals for certain essential health care services provided to qualified uninsured and underinsured Massachusetts residents.

# Helping Massachusetts Residents Get Essential Care

## Where Can These Individuals Receive Services?

- Members with MassHealth Limited can receive emergency services at any emergency room and from certain providers providing emergency services outside of a hospital.
- The Health Safety Net (HSN) can only pay for services provided by acute care hospitals and community health centers in Massachusetts. You can download a list of HSN providers from the [Information for Patients](#) page.

*Members should report changes to their address, citizenship or immigration status, income, adding a new member, email, or phone number to MassHealth as soon as possible, but no later than 10 days from the date of the change.*

# Health Connector Members in Delinquency

Health Connector members that are enrolled in a plan for January but have not yet paid for that coverage are considered delinquent. This may include individuals that lost access to premium tax credits or ConnectorCare coverage for Plan Year 2026 and are enrolled in unsubsidized Health Connector coverage for January.

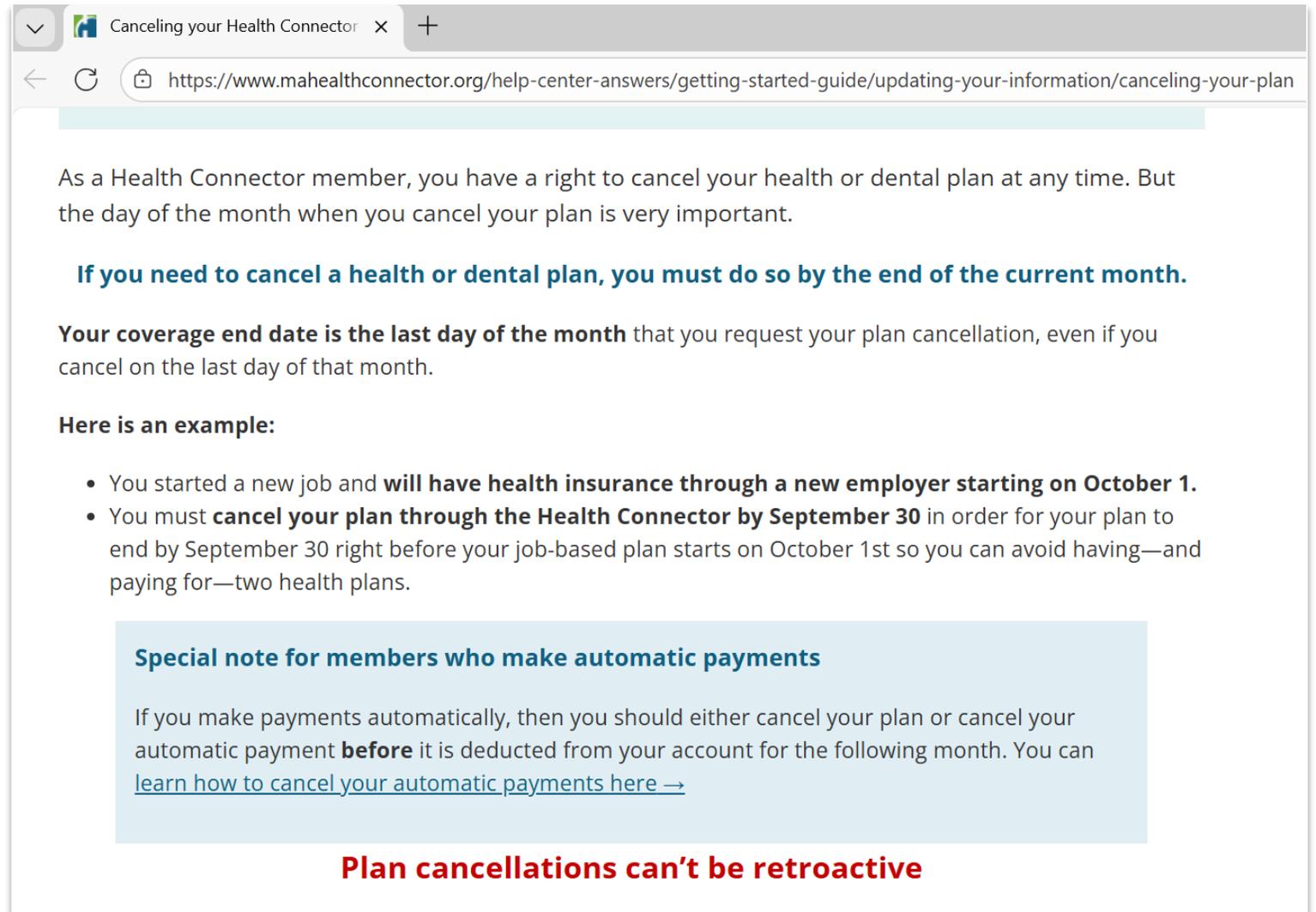
Members enrolled in an unsubsidized plan that do not make a payment by January 23, 2026, will have coverage terminated retroactively to December 31, 2025.

- If they qualify for a Special Enrollment Period (SEP) at a future date, they would be able to come back into coverage with the Health Connector without being required to pay any previously past due premiums.
- ConnectorCare members that have not yet paid their monthly premium for January would also be in a delinquent status. These members have a grace period of three months to continue their ConnectorCare enrollment. For more information on delinquency processes for both unsubsidized and ConnectorCare members, please review the Health Connector's policy: [Termination of Coverage – Non-Payment of Premium](#).

# Disenrolling from Health Connector Coverage

Individuals enrolled in coverage that do not wish to continue their plan enrollment may cancel their enrollment in their online account or by contacting customer service.

For more information on how to cancel coverage, including the steps to cancel coverage online, please visit: [Canceling your Health Connector health or dental plan - Massachusetts Health Connector](https://www.mahealthconnector.org/help-center-answers/getting-started-guide/updating-your-information/canceling-your-plan)



The screenshot shows a web browser window with the title "Canceling your Health Connector" and a single tab. The address bar contains the URL: <https://www.mahealthconnector.org/help-center-answers/getting-started-guide/updating-your-information/canceling-your-plan>. The main content of the page reads: "As a Health Connector member, you have a right to cancel your health or dental plan at any time. But the day of the month when you cancel your plan is very important." Below this, a bolded instruction states: "If you need to cancel a health or dental plan, you must do so by the end of the current month." This is followed by a paragraph: "Your coverage end date is the last day of the month that you request your plan cancellation, even if you cancel on the last day of that month." An example is provided: "Here is an example:" followed by a bulleted list: "• You started a new job and will have health insurance through a new employer starting on October 1." and "• You must cancel your plan through the Health Connector by September 30 in order for your plan to end by September 30 right before your job-based plan starts on October 1st so you can avoid having—and paying for—two health plans." A light blue callout box contains a "Special note for members who make automatic payments" which says: "If you make payments automatically, then you should either cancel your plan or cancel your automatic payment before it is deducted from your account for the following month. You can learn how to cancel your automatic payments here →". At the bottom of the page, a red banner reads: "Plan cancellations can't be retroactive".

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# Closed Enrollment and Special Enrollment Periods (SEPs)

# Open and Closed Enrollment



# The Health Connector's Open Enrollment ended Friday, January 23, 2026

During Closed Enrollment consumers can still apply for health benefits; however, they can only enroll in Health Connector coverage if they qualify for a Special Enrollment Period (SEP).

- If someone qualifies under the rules of a SEP, they have up to 60 days to enroll in a Qualified Health Plan (QHP).
  - Those who are newly determined eligible for ConnectorCare on or before January 23rd will automatically get a SEP to ensure they have 60 days from the date of their eligibility determination to enroll.
- This means that some ConnectorCare eligible individuals can enroll in a plan or make a change to their enrollment beyond the Open Enrollment period.
- Special Enrollment Period (SEP) rules will be in effect for Health Connector plans starting Saturday, January 24, 2026. Read more about the Health Connector's policy at [Special Enrollment Period - Massachusetts Health Connector](#)

# Special Enrollment Periods (SEP)

If an individual qualifies for a SEP, they can enroll in or change health insurance plans outside the annual Open Enrollment period.

- Changes that allow an individual to qualify for a SEP are called Qualifying Events, and may include certain life changes, like getting married, having a baby, or losing job-based health insurance and should be reported as soon as possible
- A SEP gives someone 60 days from the date of the qualifying event to select a new plan.
- Payment and enrollment deadlines still apply during a SEP
  - Individuals may pay after the 60-day window, but they must submit a plan selection in the shopping process within 60 days—a plan in their shopping cart is not enough

# Qualifying Events

Below are a subset of life events that would allow for an SEP. A detailed list within the Health Connector's [Policy on Qualifying Life Events](#)

Loses minimum essential coverage (MEC) for a reason other than failure to pay premiums or fraud

Moves to Massachusetts or gains access to new plans as a result of a permanent move (including release from incarceration)

Is determined newly eligible for ConnectorCare or has a ConnectorCare plan type change

Is a victim of domestic abuse or spousal abandonment

Is enrolled in Health Connector coverage and becomes newly eligible or ineligible for APTCs

Becomes a Lawfully Present individual

**NOTE:** A new applicant who applies during closed enrollment and is determined eligible for tax credits only and who doesn't meet another qualifying event above, does NOT qualify for an SEP as a result.

# ConnectorCare SEPs

Becoming newly eligible for ConnectorCare gives someone 60 days to enroll from the date of the eligibility determination.

- Anyone newly determined eligible for ConnectorCare on, before, or after January 23rd will automatically get a SEP to ensure they have 60 days from the date of their eligibility determination to enroll
- The online system looks at any existing eligibility to determine if someone is newly eligible
- ConnectorCare members cannot change plans outside of Open Enrollment unless they experience a new qualifying event, which includes a:
  - Change of ConnectorCare plan type (e.g. moving from ConnectorCare plan type 2B to 3A)
  - Start or end of a ConnectorCare premium waiver

# ConnectorCare Qualifying Event and SEP Example

- **Example:** Maria applies for coverage on 2/13 and is determined eligible for plan type 2B. They have 60 days to shop and enroll into coverage. They pick a plan and pay their first premium by the due date and is enrolled in a ConnectorCare plan for March 1.
- In July, Maria reports an income change to their application that results in a change from ConnectorCare plan type 2B to 3A. Maria is eligible to change plans, as a ConnectorCare plan type change is a qualifying event.

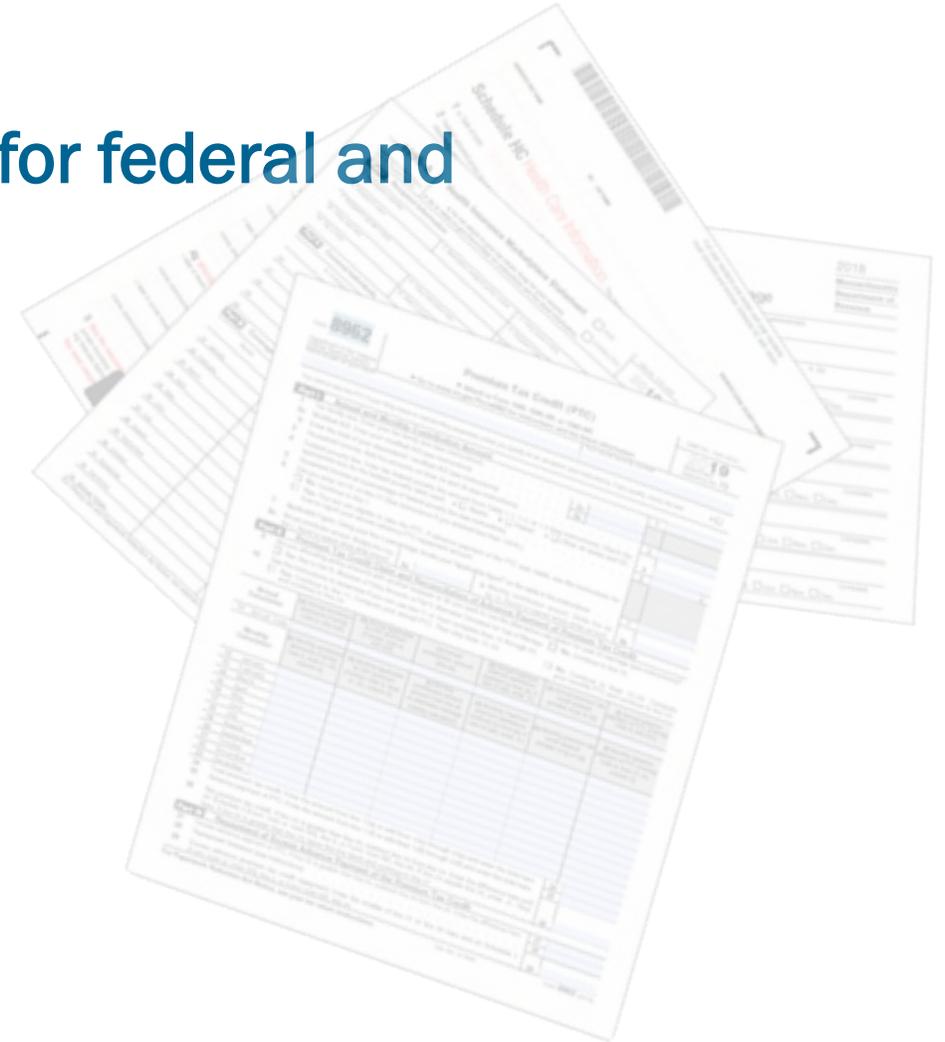
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# End of Year Tax Filing

# Health Coverage and Taxes

Health insurance information is needed for federal and state taxes for two reasons:

- Determining subsidy eligibility
- Meeting coverage requirements, both Federal and State



# Federal Tax Filing Requirements

Health Connector members that receive federal advance premium tax credits (APTCs) must file and reconcile them on their federal tax return for each year they receive APTC

- An applicant's tax filing status also impacts their eligibility for receiving tax credits.
- As an example, married couples must file taxes jointly, except for victims of domestic abuse or spousal abandonment, to receive access to APTCs.

# State Tax Filing: Important Facts

The Massachusetts Individual Mandate is still in effect, requiring most adults 18 and over to purchase health insurance if it is affordable to them and meets Minimum Creditable Coverage (MCC) standards.

- Consumers have to provide proof of their enrollment in health coverage on their state taxes and failure to have health insurance for the entire year may result in a state tax penalty
- Certain individuals are exempt and not subject to the state individual mandate tax penalty. For example, individuals with income under 150% of FPL.
- For more details visit: [What to do if you did not have health coverage for part or all of 2025 - Massachusetts Health Connector](#)

# Health Connector Member Forms

Members will receive a 1095 and 1099-HC to be used when they file their Massachusetts State Taxes and Federal Taxes

| Program                       | 1095 info                               | 1099-HC info                             |
|-------------------------------|---|--|
| ConnectorCare                 | 1095-A from the Health Connector        | 1099-HC from their health plan (carrier) |
| QHP with APTC or unsub        | 1095-A from the Health Connector        | 1099-HC from their health plan (carrier) |
| Catastrophic plan             | 1095-B from their health plan (carrier) | 1099-HC from their health plan (carrier) |
| Health Connector for Business | 1095-B from their health plan (carrier) | 1099-HC from their health plan (carrier) |

# MassHealth Member Forms

Members will receive a 1095-B and 1099-HC from MassHealth

| Program                             | 1095 info              | 1099-HC info  |
|-------------------------------------|------------------------|---|
| Standard                            | 1095-B from MassHealth | 1099-HC from MassHealth, unless member was 18 years or older and was <150% FPL all year |
| CarePlus                            | 1095-B from MassHealth | 1099-HC from MassHealth, unless member was <150% FPL all year                           |
| CommonHealth                        | 1095-B from MassHealth | 1099-HC from MassHealth, unless member was <150% FPL all year                           |
| Family Assistance (Direct Coverage) | 1095-B from MassHealth | 1099-HC from MassHealth, unless member was <150% FPL all year                           |
| Health Safety Net                   | No form – not MEC      | No form – not MCC   |
| Limited                             | No form – not MEC      | No form – not MCC   |

For questions about why members received the Form MA 1099-HC or Form 1095-B from MassHealth, or if members want a **duplicate copy of either form**, contact the MassHealth Customer Service Center at (866) 682-6745, TTY: 711 for people who are deaf, hard of hearing, or speech disabled

# Important Timelines & Dates for Tax Year 2025

| Dates                  | Action   |
|------------------------|--|
| Mid-Late January       | 1095-A forms sent to all Health Connector members enrolled in a QHP (including ConnectorCare members)  |
| Late- January          | 1095-B forms will be sent to certain MassHealth Members  |
| March 1 – 18           | Individuals are asked to report any corrections to 1095 or 1099-HC forms to the Health Connector and/or MassHealth as soon as possible, to allow new forms to be sent out prior to the tax filing deadline |
| April 15 <sup>th</sup> | <b>Important: State and Federal Tax filing deadline</b>  |

# Free Tax Assistance

- **VITA:** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make **\$69,000** or less, persons with disabilities and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.
- **TCE:** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.
- [AARP Foundation Tax-Aide](#): offers free tax help to anyone especially for those age 50 and older who can't afford a tax preparation service. IRS-certified volunteers understand that retirement or other life changes may make tax filing a little more complicated. AARP membership is not required.

# Helpful Tax Resources

The Health Connector has gathered links and resources on:

<https://www.mahealthconnector.org/taxes>

The screenshot shows the website <https://www.mahealthconnector.org/taxes/tax-documents>. The page features a navigation bar with links for 'Get an Estimate', 'Help Center', 'Make a Payment', and 'Forms'. The main content area is titled 'Get your health coverage tax forms together' and includes a section titled 'At a Glance: Health Care Tax Forms' with a table and a list of related links.

**At a Glance: Health Care Tax Forms**

| If you enrolled in 2024 in...                                      | You will receive tax form... | You will get this form from... | You use it for...                   |
|--|------------------------------|--------------------------------|-------------------------------------|
| a Health Connector or ConnectorCare plan <a href="#">More info</a> | 1095-A                       | the Health Connector           | your federal income tax return      |
|  | 1099-HC                      | your health plan insurer       | your Massachusetts state income tax |

**In this section**

- [Overview](#)
- [Get your health coverage tax forms together](#)
- [At a Glance: What to do you with your tax forms](#)
- [Advance Premium Tax Credit \(APTC\) and your tax return reconciliation](#)
- [What to do if you did not have health coverage for part or all of 2024](#)
- [Tax form copies and corrections](#)

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# Thank You!



# Appendix

# Available Online Tools for OE 2026

There are many online tools and educational resources that can help members and those who are assisting them with their coverage decisions for January 1, 2026.

- A new, interactive ConnectorCare enrollee contribution map is available [ConnectorCare Enrollee Contribution Dashboard - Family Size](#)
- After November 1, updates resources will be available from the Health Connector's Resource Download Center <https://www.mahealthconnector.org/help-center/resource-download-center>
- Stay up to date on Federal Policy changes that may impact Health Connector members at [Updates – Massachusetts Health Connector](#)

# ConnectorCare Program Design for 2026

| Plan Type | FPL Range   | 2025 Minimum Monthly Premium | 2026 Minimum Monthly Premium |
|-----------|-------------|------------------------------|------------------------------|
| 2A        | 100.01-150% | \$0                          | \$0                          |
| 2B        | 150.01-200% | \$51                         | \$53                         |
| 3A        | 200.01-250% | \$99                         | \$103                        |
| 3B        | 250.01-300% | \$147                        | \$152                        |
| 3C        | 300.01-400% | \$226                        | \$235                        |

**Visit the Resource Download center for updated materials including Connector Care program rates for 2026:** [Resource Download Center - Health Connector Shopping Guide](#)

# ConnectorCare Enrollee Contributions

**The Health Connector is introducing a new, interactive ConnectorCare map for use among the community:**

[ConnectorCare Enrollee Contribution Dashboard - Family Size](#)

- This map allows people to:
  - Review the ConnectorCare enrollee contributions for specified zip codes and regions
  - Review different enrollee contributions in different areas
  - Save and print maps specific to geographic areas of interest

# Understanding the ConnectorCare Program

## FPL Limits

| Household Size                  | 100%     | 133%        | 150%     | 200%      | 250%      | 300%      | 350%      | 400%      |
|---------------------------------|----------|-------------|----------|-----------|-----------|-----------|-----------|-----------|
| 1                               | \$15,650 | \$20,814.50 | \$23,475 | \$31,300  | \$39,125  | \$46,950  | \$54,775  | \$62,600  |
| 2                               | \$21,150 | \$28,129.50 | \$31,725 | \$42,300  | \$52,875  | \$63,450  | \$74,025  | \$84,600  |
| 3                               | \$26,650 | \$35,444.50 | \$39,975 | \$53,300  | \$66,625  | \$79,950  | \$93,275  | \$106,600 |
| 4                               | \$32,150 | \$42,759.50 | \$48,225 | \$64,300  | \$80,375  | \$96,450  | \$112,525 | \$128,600 |
| 5                               | \$37,650 | \$50,074.50 | \$56,475 | \$75,300  | \$94,125  | \$112,950 | \$131,775 | \$150,600 |
| 6                               | \$43,150 | \$57,389.50 | \$64,725 | \$86,300  | \$107,875 | \$129,450 | \$151,025 | \$172,600 |
| 7                               | \$48,650 | \$64,704.50 | \$72,975 | \$97,300  | \$121,625 | \$145,950 | \$170,275 | \$194,600 |
| 8                               | \$54,150 | \$72,019.50 | \$81,225 | \$108,300 | \$135,375 | \$162,450 | \$189,525 | \$216,600 |
| For each additional person, add | \$5,500  | \$7,315     | \$8,250  | \$11,000  | \$13,750  | \$16,500  | \$19,250  | \$22,000  |

**Note:** This table will be used to determine Health Connector plan FPLs for the **2026 benefit year**, January 1 through December 31, 2026, only.