

Administrative Information Bulletin 02-26

Guidance Regarding a Special Enrollment Period for Individuals Covered by Innovative Partners/American Collective Plans

July 13, 2026

Pursuant to federal regulations at 45 C.F.R. § 155.100 et seq. and state authority at M.G.L. c.176Q, s.2, the Commonwealth Health Insurance Connector Authority (the “Health Connector”) is issuing this Administrative Information Bulletin (“Bulletin”) to provide guidance in connection with the closed enrollment period for enrolling in non-group Health Connector plans. This Bulletin provides (a) administrative information regarding an additional circumstance that would allow a person to enroll in a Health Connector plan during closed enrollment, which for 2026 is between January 24, 2026 and December 31, 2026, and (b) clarification on the parameters of this special enrollment period. Once open enrollment closes, a person may only enroll in or make changes to their health insurance plan if they experience a triggering event. See 45 C.F.R. § 155.410. Triggering events include, but are not limited to, the following: birth or adoption of a child, marriage, loss of insurance through a job, recently moved to Massachusetts, certain changes in income, or gained an eligible immigration status. See 45 C.F.R. § 155.420; 956 CMR 12.10(5).

On April 15th, 2026, the Federal Trade Commission (“FTC”) secured a temporary restraining order¹ against Innovative Partners/American Collective based on allegations by the FTC that it sold limited indemnity plans while marketing and misrepresenting them as ACA-compliant plans. This entity had been engaged in the alleged unlawful conduct under multiple names, including:

- Innovative Partners LP
- Innovative Health Plan
- Innovative Healthcare Plan
- American Collective LP
- ACLP Health Plan
- Health Plan Administrators LLC
- Papyrus Green Investments LLC

Therefore, the Health Connector is designating a temporary triggering event for any individual who was enrolled in plans sold by any of the aforementioned Innovative Partners/American Collective entities. This triggering event will allow those qualifying individuals to seek either prospective or retroactive start dates, back to as early as January 1, 2026, consistent with applicable enrollment policies. The Health Connector is designating this temporary triggering event in accordance with its authority pursuant to federal regulations at 45 C.F.R. § 155.420(d). To access this special enrollment period, individuals must be otherwise eligible for a Health Connector plan. This special enrollment period will be available for 60 days from the publication of this bulletin.

¹ See, “FTC Sues to Stop Deceptive Health Care Scheme”, Federal Trade Commission, (April 22, 2026) <https://www.ftc.gov/news-events/news/press-releases/2026/04/ftc-sues-stop-deceptive-health-care-scheme>

In order to obtain take advantage of this special enrollment period, individuals otherwise eligible for Health Connector plans should contact Health Connector Customer Service (1-877-623-6765, TTY: 711) and state a request for a special enrollment period on the grounds that they were enrolled in coverage offered by Innovative Partners/American Collective. Prior to granting the special enrollment period, the Health Connector reserves the right to verify such enrollment.

This Bulletin takes effect immediately.