

Medicaid Redeterminations and Enrollment in Employer Coverage

Since March 2020, federal COVID-related protections have allowed people to stay enrolled in MassHealth even if their circumstances changed. Those protections are ending, and many current MassHealth members are expected to lose their coverage over the next year and may need to join their employer's health insurance plans.

If an employer offers health insurance to its employees, an eligible employee can enroll in the employer's health plan within 60 days after they lose MassHealth coverage. Starting in April 2023 people may lose their MassHealth coverage at different points during the 12 months allotted for this process.

State officials are asking employers to help Massachusetts maintain its near-universal rate of health coverage. Employers can do this in a few ways:

1. If you offer health coverage to your employees, you should follow your typical process of adding employees who are eligible for your benefits to your plan by contacting your broker or whoever manages your group health plan. Note that loss of MassHealth (Medicaid) coverage is a HIPAA special enrollment event permitting eligible employees to request enrollment in your company plan within 60 days following loss of MassHealth coverage.
2. If you don't offer health coverage, you have employees who do not qualify for your organization's group health coverage (part-timers or contractors, for example), or the coverage you offer is considered unaffordable, please encourage your employees to consider coverage for individuals and families through the Massachusetts Health Connector. Employees can learn more by visiting MAhealthconnector.org.
3. If you don't offer health coverage but would like to, you can create a group insurance plan and invite employees to sign up. If your company has 50 or fewer employees, you can visit MAhealthconnector.org/business to consider your small employer options.

Over the next year, employers can work with employees to ensure everyone stays covered and that Massachusetts continues to lead the way in providing access to health care for everyone.

For more information about how to support your employees during this transition, please visit: MAhealthconnector.org/masshealthrenew/employers, which includes information about the redetermination and eligibility process, and also has a calendar of public webinars and other events where you can learn more about health insurance for your employees.