

EXECUTIVE OFFICE OF HEALTH AND HUMAN SERVICES **COMMONWEALTH OF MASSACHUSETTS** ONE ASHBURTON PLACE, BOSTON, MA 02108 (617) 573-1600

MAURA T. HEALEY GOVERNOR

KIMBERLEY DRISCOLL LIEUTENANT GOVERNOR **KATHLEEN E. WALSH** SECRETARY EXECUTIVE OFFICE OF HEALTH AND HUMAN SERVICES

YVONNE HAO SECRETARY EXECUTIVE OFFICE OF ECONOMIC DEVLEOPMENT

Dear Employer,

The Healey-Driscoll Administration is committed to making sure that everyone in Massachusetts has access to quality health care. This commitment is more critical than ever as the end of federal COVID-related Medicaid coverage requirements means hundreds of thousands of Massachusetts residents – perhaps including some of your employees – will need new health insurance coverage.

Since Massachusetts implemented its landmark health care reform law in 2006, the Commonwealth has led the nation in health coverage, and currently more than 97 percent of our residents have health insurance. As we move to restart Medicaid coverage redetermination activity, we need your help to maintain our status as a national leader in health care access and ensure everyone in Massachusetts has access to high-value coverage.

Federal rules during the COVID pandemic have allowed people to stay in MassHealth even if their circumstances changed, but many current MassHealth members will lose eligibility for their coverage over the next year, as MassHealth begins to conduct redeterminations on all of its 2.3 million enrollees starting April 1, 2023. We are seeking your support in ensuring your employees understand their health coverage options and are enrolling in new health insurance without experiencing a gap in coverage. If you have employees who no longer qualify for MassHealth coverage and need new coverage, you have several options as an employer:

- 1. If you offer health coverage to your employees, an employee eligible for your company health plan who no longer qualifies for MassHealth coverage can be enrolled in your company's health plan. In this scenario, you should follow your typical process of adding employees to your 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 after losing coverage.
- 2. If you do not offer health coverage to employees, you can create a company 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.

3. If you do not offer coverage, you have employees that aren't eligible for your company benefits (like part-time employees or contractors), or if the coverage you provide is considered unaffordable, please encourage employees to consider coverage for individuals and families through the Massachusetts Health Connector. The Health Connector is the Commonwealth's official health insurance Marketplace, delivering health and dental coverage to 250,000 people in Massachusetts. The Health Connector is the only place where residents can get help lowering premiums and cost sharing through state and federal subsidies, and enrollees can be confident that their coverage meets state standards and guarantees important benefits and consumer protections. Employees can learn more by visiting MAhealthconnector.org.

We look forward to partnering with the employer community to help preserve the Commonwealth's nation-leading health coverage rate as we undertake this process, and we thank you in advance for your help reaching out to employees to ensure that they have health insurance as Massachusetts approaches this significant health coverage transition period.

Sincerely,

Kallen E Wahl

Kathleen E. Walsh Secretary, Executive Office of Health and Human Services

yronne HAO

Yvonne Hao Secretary, Executive Office of Economic Development