

Navigating Health Coverage in Massachusetts: An overview of MassHealth and Health Connector options

Spring 2026



Agenda

Today, we will discuss the following:

- ✓ Overview of MassHealth and the Health Connector
- ✓ Common Questions
- ✓ Application Requirements
- ✓ Coverage Options
- ✓ When to Apply and Enroll
- ✓ Getting Help

Upcoming MassHealth Webinars

Learn about upcoming MassHealth changes. Join one of our free webinars – no registration required.

Date	Time
Tuesday, April 7 th	6:00 PM
Wednesday, April 8 th	12:00 PM
Thursday, April 9 th	6:00 PM

Join the Webinar:



Accessibility Available:

Spanish Interpretation | ASL Interpretation | Live captions (CART)

For Additional special accommodation requests email ADAaccommodations@mass.gov or call (617) 847- 3468. TTY: 711 or (617) 847-3788 for people who are deaf, hard of hearing, or speech disabled.

Overview of MassHealth and the Health Connector



MassHealth: Populations We Serve

MassHealth provides health benefits to qualifying children, families, seniors, and people with disabilities in Massachusetts.

- We may also help pay for these benefits directly or help pay for all or part of your health insurance premiums.
- MassHealth members have access to:
 - Doctor visits
 - Dental coverage
 - Prescription drugs
 - Behavioral health services
 - Other important healthcare services.

Focus of Today's Presentation:

Individuals & Families



- Individuals younger than 65 and not living in or about to go into a nursing facility
- Individuals of **any age** who are
 - Parents of children under age 19
 - Adult relatives caring for children under 19 when parents are **not** living in the home

Seniors & People Needing Long-Term-Care

Seniors living at Home

- Individuals age 65 or older living at home

Individuals needing long-term care

- Individuals of any age needing long-term care services in a medical institution or nursing facility
- Individuals eligible under certain programs to receive long-term-care services while living at home (individuals with disabilities)

Household eligibility

- Members of a married couple living with a spouse who is age 65 or older



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.

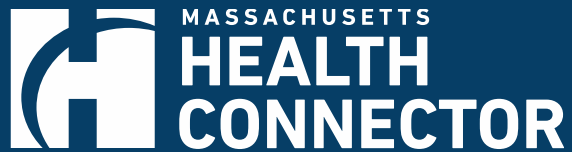
- People who don't get health insurance through their job or other sources may apply.
- When someone loses access to Employer Sponsored Insurance (ESI), the Health Connector is an alternative to enrolling in COBRA coverage.
- Many people who apply qualify for help paying. Some may even be eligible for \$0 monthly premium payments.
- People can also buy dental insurance through the Health Connector.
- Small employers with fewer than 50 full-time employees can offer health and dental plans through Health Connector for Business



Comparing MassHealth & Health Connector

- **MassHealth** is the Medicaid and Children's Health Insurance Program (CHIP) in Massachusetts
- Provides free or low-cost health coverage to eligible individuals
- Administered by the state and funded by state and federal governments
- Based on income, age, disability, and other factors
- Continuous enrollment throughout the year
- The **Health Connector** is the state's online marketplace for health and dental coverage plans
- Available for individuals, families and small businesses
- Eligibility for savings/subsidies varies based on income and household size
- Open Enrollment periods and special enrollment periods

Common Questions



MassHealth FAQ

Do you need to live in Massachusetts to apply for MassHealth?

Yes, you must be a resident of Massachusetts to apply for MassHealth.

Being a Massachusetts resident means you live in Massachusetts or intend to reside in Massachusetts.

You are not a Massachusetts resident if you are here for vacation, or here to receive medical care in a setting other than a nursing facility.

Do you need to renew your MassHealth coverage?

Yes, renewal of MassHealth coverage happens on an annual basis. In many cases, members are auto-renewed for coverage.

If you are not auto-renewed, MassHealth will send you a form in a **blue envelope** to renew on your own.

What happens if I get a new job or change my job?

Please let MassHealth know.

You can report a job change online using your MA Login account or complete the [job update form](#) and submit it to MassHealth.

What do I do if my income changes throughout the year?

You can update your application information online at any time by logging into your account and reporting a change.

- [How to update your income information](#)
- [How to report income](#)

You can also call MassHealth Customer Service at 800-841-2900 to help you update any application information.

Health Connector FAQ

Are there other coverage options besides COBRA?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other more affordable coverage options for you and your family through the Massachusetts Health Connector, MassHealth (our state's Medicaid program), other group health plan coverage options (such as a spouse's plan), or an individual plan directly from an insurance carrier.

Can I drop COBRA at anytime and take up Health Connector coverage?

There are some circumstances when someone enrolled in COBRA can end that coverage and take up Health Connector coverage – including during the Health Connector Open Enrollment, during a Special Enrollment Period (SEP), former employer subsidies end or the full term of COBRA coverage ends.

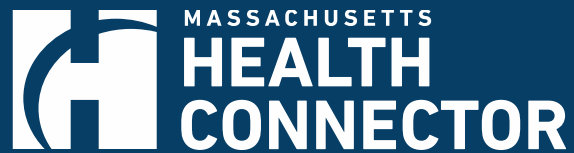
Can I get help paying for my health insurance if I buy a plan outside the Health Connector?

No. You can't qualify for help paying for a health insurance plan if you bought it outside of the Health Connector, such as directly from a carrier.

If I get health insurance from my job, can I cancel my Health Connector coverage?

Yes. once you have coverage through your employer, you can cancel your Health Connector coverage.

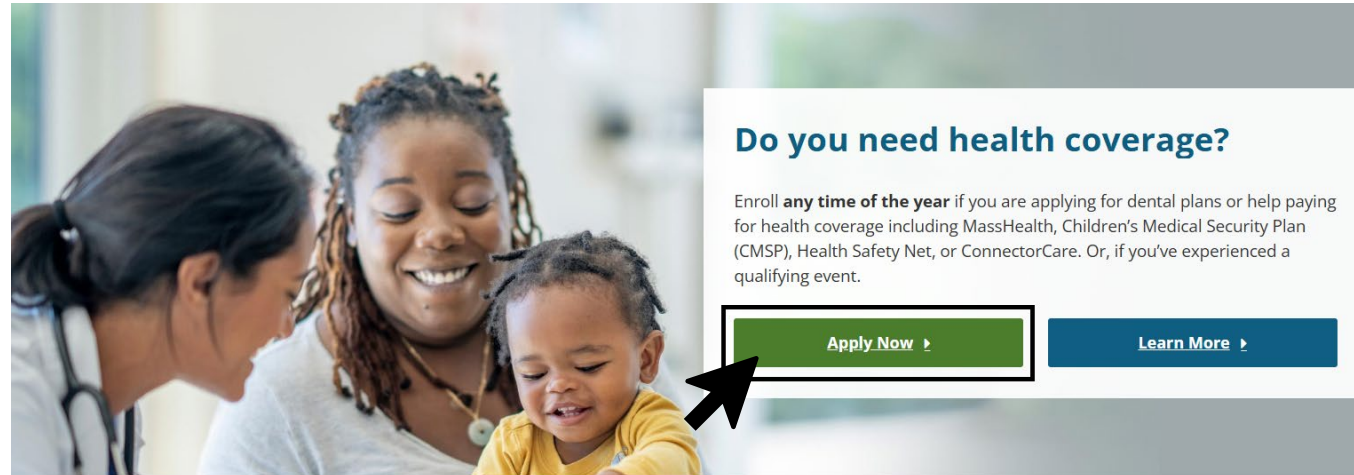
Application Requirements



MAhealthconnector.org - One application, many programs

Apply once to see if you qualify for MassHealth benefits or Health Connector coverage for *Individuals & Families*

MAhealthConnector.org
online application is for
both the Health Connector
and MassHealth



[Accessibility](#) [English](#) [Create an Account](#) [Sign In](#)

Welcome to the Massachusetts Health Connector

The Massachusetts Health Connector is the state's Marketplace for health and dental insurance. Before you get started, be sure to check the Help Center for information, guides, and where to find free, in-person help near you. Click "Get Assistance" or go to [MAhealthconnector.org/Help-Center](https://www.mahealthconnector.org/Help-Center) at any time.

Start your application for health coverage

Apply Now

Please sign in if you have an account

Sign In



Spanish:
[MAHealthConnector.org/es/](https://www.MAHealthConnector.org/es/)

Portuguese:
[MAHealthConnector.org/pt/](https://www.MAHealthConnector.org/pt/)

Who Should Apply? ✓

Apply if you:

- Live in Massachusetts
- Are a U.S. citizen, U.S. national, or are otherwise lawfully present in the U.S.
- Are enrolled in Medicare or other public health coverage
 - You may qualify for both Medicare and MassHealth
- Are offered affordable, comprehensive health insurance from an employer
 - You may qualify for MassHealth, even if you have health insurance from your employer
- Do not have health insurance

Who Should Not Apply? ✘

Do not apply if you

- Are visiting Massachusetts for personal pleasure, such as vacation
- Are only in the state to receive medical care in a setting other than a skilled nursing facility

Considerations:

- If you are eligible for other comprehensive health insurance, including Medicaid or Medicare, you will not be eligible for the Health Connector.
- People who are in jail or prison can apply for MassHealth before their release, but they are not eligible for MassHealth or the Health Connector while incarcerated.

Who Should Be Included in the Application?

Include everyone in your household and anyone on your tax return

You do not need to file taxes to get MassHealth, the Health Safety Net, or the Children's Medical Security Plan, if you qualify.

Include

- Yourself and your spouse (if married)
- Children under 19 (natural, adoptive, or stepchildren)
- Unmarried partner if you have children together who are younger than 19, also;
 - include their children under 19 who live with you
 - include anyone on their tax return (even if they don't live with you)
- **Anyone on your tax return** (even if they do not live with you)
- **Anyone under 19 you live with and care for**

Do NOT Include

- Unmarried partner, unless you have children together
- Partner's children, unless they live with you or your unmarried partner included them on their tax return
- Your parents whom you live with if your parents file their own taxes and do not claim you as tax dependent (if you are 19 or older)
- Other adult relatives **not claimed as tax dependents**

Documents Needed to Apply

- Social Security Numbers** for everyone applying, if they have one.
 - Immigration documents** for all non-U.S. citizens who are applying if they have one.
 - Recent pay and income information**, such as:
 - Copies of your last 2 pay stubs (if applicable)
 - Net Income from self-employment
 - Proof of Address**
 - e.g., copy of lease, mortgage or gas bill
 - Any other health insurance you are enrolled in including Medicare or employer sponsored insurance
- ★ You may be able to get MassHealth even if you already have health insurance

MassHealth and the MA Health Connector may be able to verify your information using electronic data sources, but we might ask for proof.

Best Practice for Completing the Application



Step 1: Answer All Questions

- Answer every question for all applicants listed on the application.



Step 2: Report Income Correctly

- Enter gross wages
- Include weekly hours worked
- Include pay frequency



Step 3: Report Yearly Income

- Do not write “N/A”
- If someone has no income, enter “0”



Step 4: Sign the Application

- Sign and date at the end of the Application
- ✓ E-signature is required for online applications
- ✓ E-signatures are accepted on paper applications
- ✓ Phone applications are signed with verbal consent

Helpful Tips



Need Help applying?

Enrollment assisters or MassHealth Enrollment Centers can help.



After you apply

- We may ask for more information
- Watch your mail for document requests
- Send requested documents before the due date

What happens after you are approved for MassHealth or the Health Connector?

Application & Approval

Once we receive all your information and review your application we will notify you of the results.

You will be approved for either:

MassHealth OR

The Health Connector



Approved for MassHealth

What Happens Next

1. Receive your MassHealth ID card (blue)

Bring it to doctor appointments.

2. Choose a health plan (if required)

MassHealth Choices can help.

3. If you enroll in a plan

You will receive a white plan ID card to use with your blue MassHealth card.

4. Report changes with 10 days

Job or income

Household size

Immigration status

5. Renew coverage every year

OR

Approved for Health Connector

What Happens Next

1. Compare plans in the online portal

2. Review:

Insurance carriers in your region

Monthly premiums

3. Check coverage for

Doctors

Facilities

Medications

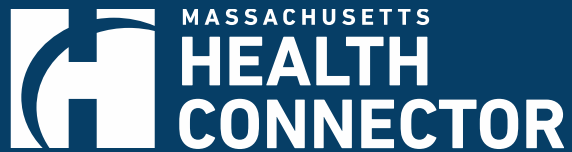
4. Choose your plan

Select start date and check out.

5. Pay premium (if required)

Payment due by the 23rd for coverage starting next month.

Coverage Options



Coverage Types for Individuals & Families Population

Main Coverage Types

Standard

- Full MassHealth healthcare benefits

CommonHealth

- Full benefits for **disabled adults and children** not eligible for Standard

CarePlus

- Broad benefits for adults not eligible for Standard

Family Assistance

- Benefits for **certain children and adults not eligible for standard (including some noncitizens)**

Members with these coverage types must enroll in a health plan

Special Programs

Limited*

Emergency services only due to immigration status that keeps them from getting more services.

Children's Medical Security Plan (CMSP)*

Primary and preventative **care for uninsured children** who do not qualify for any other MassHealth coverage

Health Safety Net*

Helps pay for services at acute **hospitals and community health centers to Massachusetts residents** who are uninsured or underinsured

* - these coverage types are not considered as an insurance for tax purposes

Health Connector Plans

All the plans sold through the Health Connector meet state and federal standards for coverage

Qualified health and dental plans

Choose from a variety of plans in your area from the leading insurance companies in Massachusetts

ConnectorCare plans with Advance Premium Tax Credits (APTC)

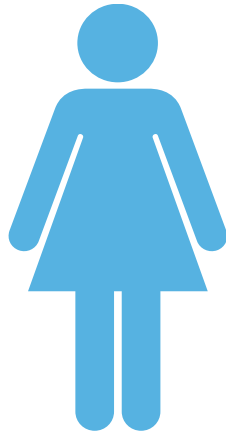
People in certain income ranges who meet other eligibility requirements may qualify for advance premium tax credits (APTC) to reduce the cost of their premiums and qualify for low- or no-cost health insurance coverage

Dental Plans

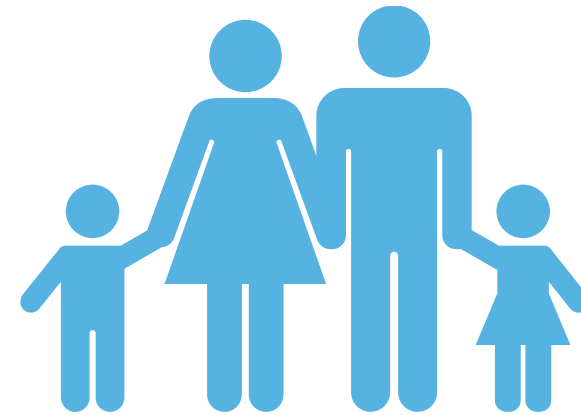
For individuals, children, families, and small employers; including pediatric-only plans and plans with lower and higher deductibles

ConnectorCare: Income Limits for Eligibility

ConnectorCare has much lower premiums and co-pays
and no deductibles



For 2026, the income range for one person is \$15,629 to \$62,600.

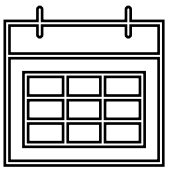


For 2026, the income for a family of four is \$32,150 to \$126,600.

When to Apply and Enroll



Enrollment Deadlines



MassHealth

- MassHealth applicants can apply for coverage at any time of the year.
- There is no open or closed enrollment.

Health Connector

- The Health Connector has enrollment deadlines.
- Open Enrollment is November 1st through January 23rd.

Special Enrollment Periods

- If you have a Qualifying Life Event, you can enroll in or change health insurance plans outside the annual Open Enrollment period.
- Life events that let you qualify may include:
 - Changes in household make-up, income, immigration status, or address
 - Certain other life changes, like getting married, having a baby, or **losing job-based health insurance**
- Report any Qualifying Event within 30 days of it occurring.
 - You have 60 days from the date of the qualifying event to select a new plan
 - Payment and enrollment deadlines still apply during a Special Enrollment Period

How to Get Help



Where Can I Get Help?



MassHealth Customer Service

- Call MassHealth Customer Service at **(800)-841-2900**, TDD/TTY: **711**
- Visit a [MassHealth Enrollment Center](#) at seven convenient locations across the Commonwealth
- We strongly encourage you to use MassHealth's [appointment scheduler](#) if you need live help from a MassHealth Customer Service Representative

Health Connector Customer Service

- **1-877-MA-ENROLL** ([1-877-623-6765](tel:1-877-623-6765)), TDD/TYY: **711** for people who are deaf, hard of or hearing, or speech disabled
- For information about hours, days of operation, and more go to the [Health Connector Customer Service Call Center](#)
- **Local Events:** [Upcoming Events – Massachusetts Health Connector](#) (mahealthconnector.org)

Help at MassHealth Enrollment Centers

The Enrollment Centers are open for walk-in appointments.



Charlestown

529 Main Street
Charlestown, MA 02129

Chelsea*

45 Spruce Street
Chelsea, MA 02170

Springfield

88 Industry Avenue, Suite D
Springfield, MA 01104

Taunton

21 Spring Street, Suite 4
Taunton, MA 02780

Tewksbury

367 East Street
Tewksbury, MA 01876

Quincy

100 Hancock Street, 6th floor
Quincy, MA 02171

Worcester

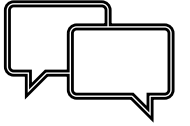
50 Southwest Cutoff, Suite 1A
Worcester, MA 01604

Note:
Members should not mail an application to any of these enrollment centers.

Applications should be mailed to:
Health Insurance Processing Center
PO Box 4405
Taunton, MA 02780

*Note: The Chelsea office has limited parking space, but is accessible from MBTA bus lines.

Community Partners & In-Person Support



Free enrollment assistance is available through community partner organizations across Massachusetts.

- Trained and certified Navigators and Certified Application Counselors, who speak many languages. They can help you apply and enroll in health insurance plans.
- They can answer questions about eligibility, the application, payments, plan details, and healthcare reform rules and requirements.
- We recommended that you call ahead to schedule an appointment [get free help near you](#).

Questions?



MassHealth Application for Individuals & Families: ACA-3

[Application for Health and Dental Coverage and Help Paying Costs \(ACA-3\)](#)

Who should use this application?

- Applicants 64 and younger residing in the community (and not about to go into a nursing facility)
- Applicants 65 or older who are also:
 - a parent of a child or children under 19; or
 - the adult relative of a child and living with and taking care of that child because that child's parents are not living in the home.

Additional resource: [MassHealth Member Guides and Handbooks](#)

The image shows two overlapping documents. On the left is a portion of the 'Massachusetts Application for Health and Dental Coverage and Help Paying Costs' form, specifically the 'STEP 1 Person 1. Tell us about you' section. It includes fields for name, email, address, city, phone number, and language preference. On the right is the cover of the 'MEMBER BOOKLET for HEALTH and DENTAL COVERAGE and HELP PAYING COSTS' dated 'MARCH 2025'. The booklet cover features a photograph of a family (a woman, a young man, and an older man) and text describing the booklet's contents: 'This is your member booklet for MassHealth, ConnectorCare plans and Advance Premium Tax Credits, the Children's Medical Security Plan, and the Health Safety Net.' Logos for MassHealth and the Massachusetts Health Connector are visible at the bottom of the booklet cover.

MassHealth Application for Seniors & People Needing Long-Term-Care: SACA-2

[Apply for MassHealth coverage for seniors and people of any age who need long-term-care services](#)

Who should use this application?

- Applicants 65 or older who live in the community and not parents or caretakers of children younger than 19
- An individual or applicants of **any age** in need of Long-Term Services and Supports (at home or in an institution)
- A spousal couple (one spouse 65 or older and one spouse under 65) who are not parents or caretakers of children under 19

Additional resource: [MassHealth Member Guides and Handbooks](#)



SENIOR GUIDE
to Healthcare coverage

This guide is for seniors and for people of any age needing long-term-care services.

Application for Health and People Needing

You can submit your application in any...

To get the benefits you need, you may s...

You can use this application to apply fo...

responsibilities on pages 20-23. Your ap...

You do not have to apply for SNAP to be...

MASSHEALTH and t

This is your application for health cover...

Massachusetts and are

- an individual 65 or older and living at
- not the parent of a child under 19 v...
- with you, or
- not an adult relative living with and...
- younger than 19 years old when ne...
- in the home, or
- disabled and are either working 40...
- month or are currently working and...
- 240 hours in the six months immedi...
- month of the application,
- an individual of any age and need long...
- in a medical institution or nursing fac...
- an individual who is eligible under cer...
- long-term-care services to live at hom...
- a member of a married couple living v...
- both you and your spouse are apply...
- coverage,
- there are no children under 19 years old living with you,
- and
- one spouse is 65 or older and the other spouse is under...
- 65 years old. (See Step 9 of the application.)

Living in your home and applying for or getting long-term-care services under a Home- and Community-Based Services Waiver

If someone is helping you fill out this application, you may need to fill out a separate form that gives that person permission to act on your behalf. See the Authorized Representative Designation Form (ARD) at the end of this application.

MASSACHUSETTS HEALTH CONNECTOR | Who Can Use This Application

This is your application for health coverage if you live in Massachusetts, and you

- are 65 or older,
- are not otherwise eligible for MassHealth,
- are not getting Medicare, and
- do not have access to an affordable health plan that meets the minimum value requirement.*

*Minimum value requirement means that the health insurance plan pays at least 60% of the total health insurance costs of the average enrollee.

The Health Connector uses Modified Adjusted Gross Income (MAGI) rules to determine eligibility.

Commonwealth of Massachusetts
Executive Office of Health and Human Services
MassHealth | Massachusetts Health Connector

March | 2025

5 SACA-2-0325

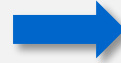
How can I submit my application?



Online (Easiest Way!)

Individuals & Families (MassHealth & Health Connector)

- Members under 65 years old
- Members 65 and older who are parents or caretakers of a child under 19 years old



Go online to www.mahix.org/individual (or the individualized link provided in the notice in the blue envelope)*

Seniors & People Needing Long-Term-Care (MassHealth Only)

- Members over 65 years old residing in the community
- Members of any age receiving nursing facility care or HCBS waiver services



If your renewal notice has an eSubmission number, you can submit your renewal online via document upload or fillable form at <https://mhesubmission.ehs.mass.gov/esb>

Other Options:

- **By Mail:** Complete the application and mail it back to *Health Insurance Processing Center, PO Box 4405, Taunton, MA 02780* or fax it to 1-857-323-8300
- **By Phone:** Call the MassHealth Customer Service center at (800) 841-2900, TDD/TTY: 711
- **By Appointment:** Schedule an appointment with a MassHealth representative. Use our online scheduling tool at: www.mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative

*If you have qualify for MassHealth through another program, such as Social Security Insurance (SSI), you will not be able to create an MA Login Account.

Tools available from the Health Connector

Get an Estimate	Lets you see what plans are available in your area and estimates what your savings may be	Get an Estimate – Massachusetts Health Connector (betterhealthconnector.com)
Plan Comparison	Lets you find out if preferred providers and facilities are covered through a specific plan.	Massachusetts Plan Comparison Tool 2024 (checkbookhealth.org)
Plan Finder	Lets you see if preferred providers and facilities are covered through specific plans and what those plans cost per month	You can use this tool when you're applying

Reporting Your Income















When filling out the online application for the MA Health Connector and MassHealth, this is the screen that will appear to ask about your income.

The application will ask you for information about your income.

- This question should be answered for the month you are completing the application.
- If you—and any household members included on your application—have any current income (such as income from a job, self-employment, severance or other source), then you must fill out one of the income options displayed.
- Check the boxes for all income sources that apply to you and any household members.

Please select all the sources of your current income from the list below so that your eligibility results are accurate. If you do not have an income, please select 'Continue with no income'. [Learn more about Income Sources](#)

 Job	 Social Security Benefits	 Self-Employment	 Unemployment
 Interest, Dividends, or Other Investment	 Retirement or Pension	 Rental or Royalty	 Capital Gains
 Alimony Received	 Farming or Fishing	 Lottery and Gambling Winnings	 Other Income

Continue with no income

If you do not have any income, you have the option to continue without adding.

Reporting One-Time-Only Income

Income Source *
Other Income Remove

Which other type of income does [redacted] get? *

Canceled Debts
 Court Awards
 Jury Duty Pay
 Other

Check "Other"

You do not need to tell us about child support, Veteran's payments, Supplemental Security Income (SSI), or most worker's compensation benefits.

What other type of income does [redacted] have?

How often and how much does [redacted] get from other income? *

Select Frequency ^
One time only
Weekly
Every two weeks
Twice a month
Monthly
Yearly

\$ Amount

Select "One time only" and enter the amount before taxes

When reporting one-time-only income, it is important to:

- Select the appropriate pay frequency and indicate "One time only";
- report the month and year the income was received; and
- note the amount of income you received before taxes, commonly known as the gross amount.

Reporting Yearly Income

Annual Income [How do I answer questions about income?](#)

Based on what you told us, if the income of [redacted] is steady month to month, then it is about \$5000.00 per year. Is this how much you think [redacted] will get in 2025? *

Yes No

Select "Yes" if you agree with the amount provided or "No" if you disagree

Based on what you know today, how much do you think [redacted] will make in 2025?

Enter the total expected amount of income. If there is any shared income (e.g. proceeds from jointly owned property) only add it once.

Total Yearly Amount *

\$ 17940

Provide your correct yearly income

When reporting your yearly income, you have two choices:

- ✓ YES: You agree with the yearly income calculation provided.
- ✓ NO: You do not agree with the calculation provided. If you do not agree, you must tell us how much income you will earn for the year.