

Preliminary Eligibility: What does it mean and what do you need to do?

September 2025

Session Description

Health Connector team members will share information about our annual coverage renewal process. Each year, the Health Connector must make sure all the information we have about members is correct before we renew their coverage for 2026.

If you are a Health Connector member and want to understand a recent notice or email you received, learn how to update your online application, or find help with the next steps to keep or change your coverage – **you are in the right webinar.**

Today's Topics:

- 1 What is the Health Connector's Open Enrollment?
- 2 What letters and other information are sent?
- 3 How can you access your online account and application?
- 4 How to renew or change plans for next year?
- 5 Where can you get help?



1

What is the Health Connector's Open Enrollment?

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



Open Enrollment

Open Enrollment is the time of year for anyone newly looking to enroll in health coverage for January of 2026 can take those steps.

- You do not need to have a special reason or event
- If you are a current Health Connector member, you can review coverage options and change your plan for 2026
- Each year, the Health Connector must also take steps to make sure all the information we have about members is correct before we renew their coverage for 2026
- **Open Enrollment begins on November 1, 2025**

Health Connector Annual Renewal Process for plan year 2026

These activities happen each year before and during the Health Connector's Open Enrollment period.

- If you have health insurance through the Health Connector, you'll have your eligibility **reviewed** each year so you can be **renewed** into coverage for the upcoming year.



Payment help you can get through the Health Connector

Advance Premium Tax Credits (APTCs)

- APTCs lower the premium amount you pay each month.
- The IRS sends your tax credit directly to your insurance company, so you'll pay less each month.
- You can apply some or all your tax credit to your monthly premium payment.

ConnectorCare Program

- Uses federal advance premium tax credits (APTCs) plus MA state funds to help reduce the monthly premium amount you pay.
- Has low monthly premiums, low out-of-pocket costs, and no deductibles.
- Depending on the plan type you qualify for, and the plan that you choose to enroll into, ConnectorCare premiums (monthly cost) could be as low as **\$0 to under \$300 per month.***

***Final plans and rates will be available after the Health Connector Board meeting on 9/11**

ConnectorCare Program Changes

Due to federal policy changes, there are two major impacts to the ConnectorCare program for Plan Year 2026:

- ConnectorCare Plan Type 1 will be eliminated
 - Individuals and Families with incomes under 100 percent of the federal poverty level (FPL) will no longer be eligible for advance premium tax credits (APTCs) starting on January 1, 2026.
- ConnectorCare Plan Type 3D will be eliminated
 - ConnectorCare eligibility includes a requirement that individuals are also eligible for APTC. The current federal enhanced APTCs are set to expire at the end of 2025.
 - If these enhanced APTCs do not continue, APTCs will only be available for individuals earning up to 400 percent of the federal poverty level. Therefore, ConnectorCare Plan Type 3D will be eliminated.'

Visit [Updates – Massachusetts Health Connector](#) to stay informed about Federal changes

ConnectorCare Program Design for 2026

The Health Connector will make a final decision and share rate information about each of the carriers and plans available in each region of Massachusetts, during the September board meeting.

	PLAN TYPE 2		PLAN TYPE 3		
	2A	2B	3A	3B	3C
	100.01-150%	150.01-200%	200.01-250%	250.01-300%	300.01-400%
2025 Minimum Monthly Premium	\$0	\$51	\$99	\$147	\$226
2026 Minimum Monthly Premium	TBD	TBD	TBD	TBD	TBD

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



2

What letters and other information are sent?

Preliminary Eligibility Letter



These letters were mailed during the last week of August. They say that:

It's time to review and update your eligibility information for health insurance. Please check the details and make any necessary updates for the 2025 or 2026 application period.

Included are:

- Household Members who are on your application.
- Your current Health Connector program eligibility and your expected eligibility for 2026
- Your current income level (shown as FPL) and expected income level for 2026.
- Instructions on next steps if changes need to be made to your application for 2026.

Sample Letter

Health Connector Processing Center
 P.O. Box 4404
 Taunton, MA 02780



Sample Member
 123 Sample Street
 Sampletown, MA 00000

Important 2025 Eligibility

Dear Sample Member,

We need to make sure all of the information we have about you is up to date.

It will be time to renew your Health Connector health insurance coverage, we need to make sure we have the right information for you.

Please read this information carefully and follow all steps to update your information for 2025.

Step 1

Check your household income range to see if it looks right

For privacy reasons, we can't show the exact dollar amount for your income. Instead, we show your expected income as a range, and as a percentage of the Federal Poverty Level (FPL). Compare the Expected 2026 Income Range and Federal Poverty Level (FPL) listed below.

Household Member	Date of Birth	Current Program Eligibility
Sample Member	March 14, 1967	Health Connector Plan (No financial help)

Step 1

Check your household income range to see if it looks right

For privacy reasons, we can't show the exact dollar amount for your income. Instead, we show your expected income as a range, and as a percentage of the Federal Poverty Level (FPL). Compare the Expected 2026 Income Range and Federal Poverty Level (FPL) listed below.

Household Member	Date of Birth	Current Program Eligibility	Expected 2026 Program Eligibility	Current Income Range and FPL	Expected 2026 Income Range and FPL
Sample Member	April 8, 1972	ConnectorCare Plan Type 3D with Advance Premium Tax Credit	Health Connector Plan (No financial help)	Between \$60,240 and \$75,300 (479.42% of the FPL)	Between \$62,600 and \$78,250 (461.34% of the FPL)

- If the range shown doesn't look right based on your income, please update your information in your account as soon as possible.

Details to Review and Consider

Health Connector eligibility through the end of 2025

- If nothing has changed for you for this calendar year, your new eligibility and enrollment will not start until January 1st, 2026.
- You will stay in your current coverage through December 31 as long as you continue to pay your monthly premium.
- It's important to pay close attention to the details of this letter, as some ConnectorCare program eligibility rules have changed

Other information about your account:

- Your member ID and username are included on this notice
- Please keep this letter, it will be useful if you need to contact customer service

More member Communications: Explaining Renewals and Open Enrollment

Throughout this renewal process, members get letters, other messages and mailers so they're aware of plan changes and enrollment deadlines, and to let them know that help is available.

It's time to get ready for Open Enrollment



Open Enrollment starts November 1, 2025. Prepare now for changes.

There are changes coming to the Affordable Care Act from the federal government that may impact your Health Connector coverage and plan affordability next year. The Health Connector is ready to help you every step of the way. We'll let you know about important changes to your application, plan, and premium for next year, if there are any.

To get ready for Open Enrollment, it's important that you:

- **Update your information with your latest account information.**
Find out how to report changes at MAhealthconnector.org/report-changes
- **Send us any documents that we may have asked for.**
Find out how to send proof at MAhealthconnector.org/send-proof

We'll send you more information about renewing your health plan for 2026 as Open Enrollment gets closer.

Late August–Early September

We'll send you an eligibility letter with information about the programs we think you may qualify for in 2026.

First: Update your information

You can make changes through your online account, through one of our community partner organizations, or by calling Customer Service.

October–Early November

We'll send you a renewal packet that will tell you if your current plan is available for 2026.

We will also let you know of any important changes to your plan or additional steps you might need to take to keep your coverage.

Next: Review your 2026 plan information

Starting November 1, you can review 2026 plan details:

- Review your renewal plan's benefits and costs, including the monthly premium.
- Be sure your providers, such as doctors or hospitals, are in the plan's network.
- Take additional steps, if necessary, to be ready to find the right 2026 plan.

November 1–January 23

Open Enrollment starts November 1. This is when you can shop and compare plans for 2026. We'll remind you of any important changes and what you need to enroll in 2026 coverage.

Finally: Shop if you want to change plans

It's important to compare your options during Open Enrollment because monthly premiums, other costs, and provider networks may be changing for 2026. You can shop for and choose a plan online at MAhealthconnector.org during Open Enrollment, which runs from **November 1, 2025 through January 23, 2026**.

Additional Member Communications



Health Connector email on federal changes awareness

English

Email Subject: Impact of changes in federal law on your 2026 health insurance plan

Email Body Content

Dear <<First Name>>,

Due to upcoming changes in federal law, many Health Connector members will see increases in the cost of their health insurance or changes in their eligibility for financial help paying for their premiums and out-of-pocket costs.

You will receive mail from the Health Connector in the next few weeks that will show you your anticipated plan status for 2026 and any changes in your eligibility for financial help, based on federal changes and the information we have on file. Later in the fall, in time for Open Enrollment that starts November 1, you will receive updated eligibility and plan information, along with your plan's premium for 2026.

The Health Connector is ready to help you throughout this process, including during Open Enrollment, as these federal changes take effect. Before Open Enrollment starts, there are steps you can take to make sure we have current information about you and other household members, to make sure you are in the right plan for next year.

Update your online account with your latest information.

After you receive your first eligibility information in the next few weeks, you can update your account. Find out how to report changes at MAhealthconnector.org/report-changes.

Send us any documents that we may have asked for.

Page 1



Things are changing in 2026: Update your account now



Tell us about any updates to your account.

Your Health Connector coverage might change with your new eligibility status for 2026. If you need to update your information, you may qualify for different coverage.



Has your income changed?

If your income has changed, update your 2026 application to your current income. We may ask you to send us proof of your new income. To learn more about updating your income, go to: MAhealthconnector.org/update-income



Did you file a federal income tax return?

You need to file a federal income tax return for each year you got a monthly health insurance tax credit or had a ConnectorCare plan. If you didn't file a return, you need to file with the IRS **now**.

After you file, update the "Past Tax Credits" section of your account to tell us you filed all returns. To learn more about your taxes, go to: MAhealthconnector.org/taxes



Do you need to verify your income?

If your expected 2026 income and Federal Poverty Level (FPL) says "Unknown" in your online account or on the eligibility letter we sent, we couldn't prove your income for next year.

You need to confirm your income is the same or tell us what your new income is. For instructions to confirm your income, go to: MAhealthconnector.org/confirm-income



Act now

Update your account to keep your coverage affordable for 2026.



Complete requests for documentation from the Health Connector to update your account for Open Enrollment.



3

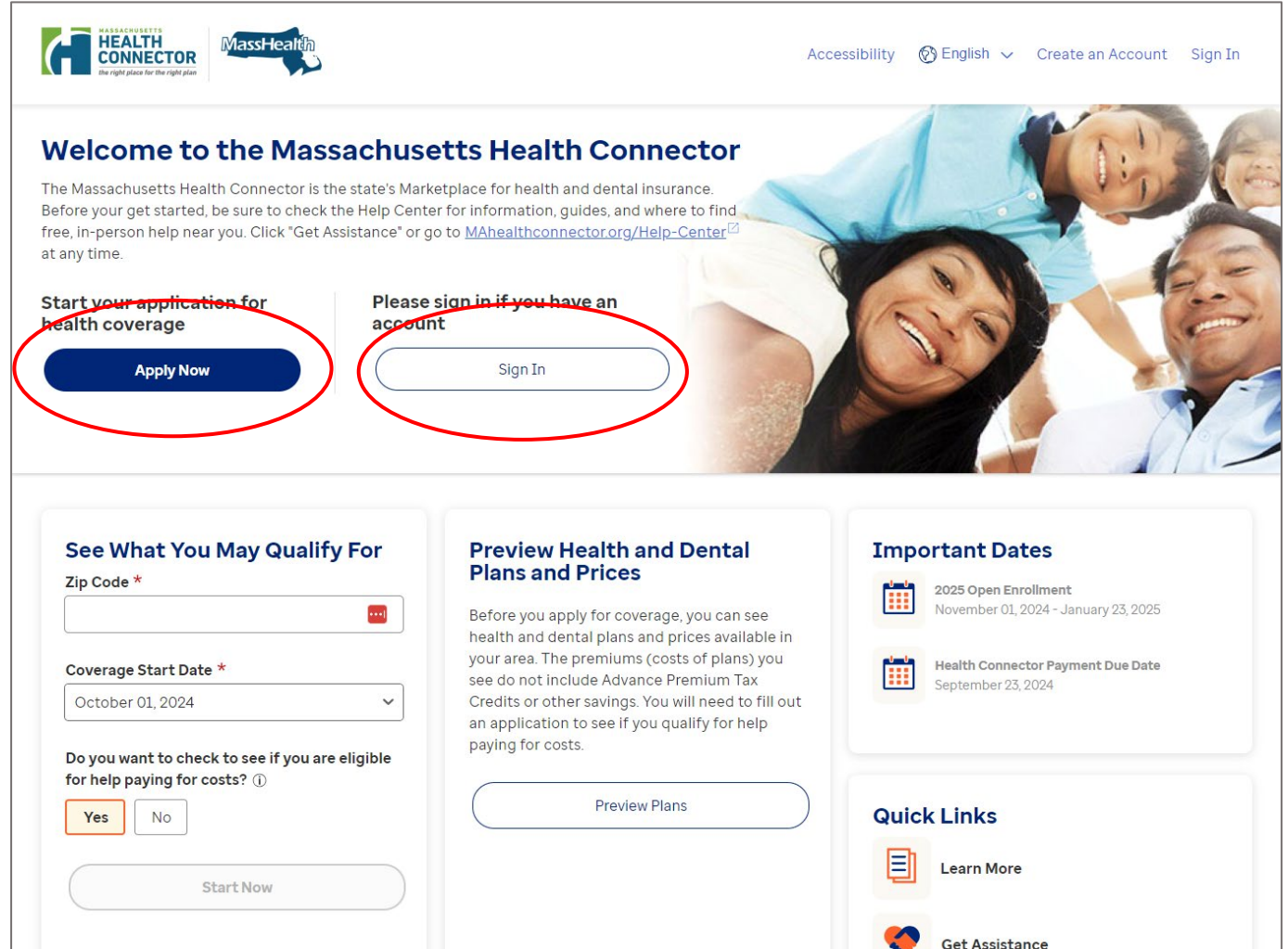
Access your Online Account and Applications for 2025 and 2026

Application for Individuals and Families

Whether you're an existing member or newly applying, you can access your application from:

- MAhealthconnector.org
- Spanish
MAhealthconnector.org/es
- Portuguese
MAhealthconnector.org/pt/

One application for the Health Connector, help paying, and MassHealth



The screenshot shows the homepage of the Massachusetts Health Connector. At the top, there are logos for the Massachusetts Health Connector and MassHealth, along with links for Accessibility, English, Create an Account, and Sign In. The main heading is "Welcome to the Massachusetts Health Connector". Below this, there is a paragraph of introductory text. Two buttons are highlighted with red circles: "Apply Now" and "Sign In". Below the buttons, there are three main sections: "See What You May Qualify For" with input fields for Zip Code and Coverage Start Date, "Preview Health and Dental Plans and Prices" with a "Preview Plans" button, and "Important Dates" with a calendar icon and dates for 2025 Open Enrollment and Health Connector Payment Due Date. A "Quick Links" section at the bottom right includes "Learn More" and "Get Assistance".

Keep your income and application up to date

Remember to update your income if your employment or household situation changes. Keeping your income information as accurate as possible helps make sure you:

- Get the right amount of help paying for health and dental insurance
- Have a lower risk of owing money to the IRS when you file taxes next year
- If you get Advance Premium Tax Credit (APTC), you can always adjust the amount you take by clicking on the Change Tax Credit link from the Find a Health Plan page of your application

Note: Be sure to send in any documents you owe, in the required 90-day timeframe to help avoid issues

Making Changes to your Application

- If you have changes that apply to your 2025 application, make sure to update your 2025 application as well.
- If the information will remain the same for both years, please update your 2025 application and apply the same changes to your 2026 application before submission.

The screenshot displays the 'Eligibility Application' page. At the top right is a 'Back to Account Dashboard' button. The main text explains the importance of updating information and provides two bullet points: 'If you have any changes that took place with the past year, make those to your 2024 application.' and 'If you have changes that will start January 1 or later next year, make those changes to your 2025 application.' Below this, it instructs users to click 'Edit Application' under the 'Actions' section. A link is provided: 'Click here if you have questions about eligibility and plan renewals.' The 'Next Renewal Date' is listed as July 30, 2025. There are two rows for application years: 'Year 2025' and 'Year 2024', each with an 'Eligibility RefID' field that is redacted with a black box. At the bottom, there is an 'Eligibility History' section with a plus icon and a 'Back' button.

How to make changes to your application:

Step 1:

Sign into your account and on the **Dashboard** page, click "**Report Changes**" button.

Step 2:

You may need to choose which year's application to change.

- For example, if the change has already happened or will happen by December 31 of the current year, you will choose to update the current year application.
- If, for example, it is December, and you are expecting the change to start in January of the following year, then update next year's application.

Step 3:

- Choose the application year to update, then click the "**Edit Application**" button which will take you to the **Change Your Information** page.
- Then choose the change (or changes) you need to report.
- Click the "Report Changes" button to make your updates.










Sample Member Dashboard

Dashboard / Eligibility Application / Change Your Information

Change Your Information

⚠ You are about to change information on your application or profile. Changes may affect the coverage you qualify for. Changes may also affect your premium costs. To change your date of birth or Social Security number, call Health Connector Customer Service at 1-877-MA-ENROLL (1-877-623-6765), TTY: 711.

To make changes to your application, please check the box for all options that apply. [Learn More](#)

<input checked="" type="checkbox"/>  Update income, additional questions about health insurance and health reimbursement arrangements	<input type="checkbox"/>  Update Home and Mailing Address	<input type="checkbox"/>  Add someone to your application or tell us if someone is now applying for coverage	<input type="checkbox"/>  Remove someone from your application or tell us if someone is no longer applying for coverage
<input type="checkbox"/>  Change status of tax filing, immigration, citizenship, disability, AI/AN, incarceration, foster care	<input type="checkbox"/>  Update application type to see if you can get help paying for insurance for you or your family	<input type="checkbox"/>  Change name, sex or add SSN	<input type="checkbox"/>  Change information about past tax credits
<input type="checkbox"/>  Change Contact Preferences			

To complete your changes and re-send the application, after making your changes, you will need to **'Save and Continue'** each page until you **'Review and Sign'** and click **'Submit'**.

Report Changes

[How to update your income information – Massachusetts Health Connector \(mahealthconnector.org\)](https://www.mahealthconnector.org)



4

Renewing or Changing Plans for Next Year

Final Eligibility and Renewal

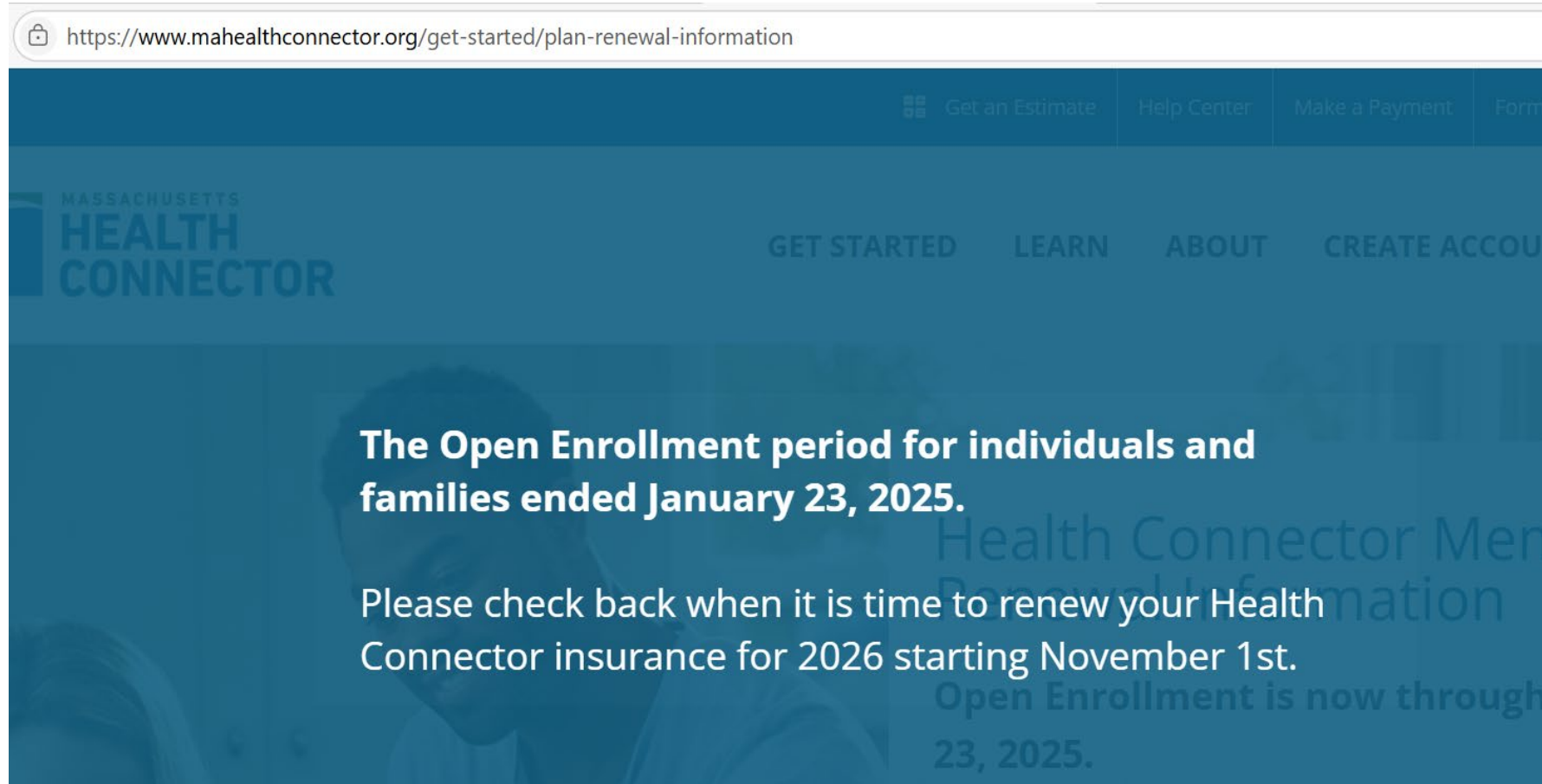
In October, a Final Eligibility and Renewal packet is sent. Health members who are **eligible and enrolled** in a Health Connector health plan and who continue to be eligible for a plan the following year.



- This mailing includes information on the **health plan name, premium** (monthly cost), and the APTC amount you are eligible for in the upcoming year. The Health Connector follows guidelines to place members into their medical and dental plans each year.
- **Open Enrollment begins on November 1st.**
- For coverage effective January 1, 2026, payment is due on December 23, 2025.

Health Connector Renewal Page

Whether you're newly applying or a member, go to [MAhealthconnector.org/renew](https://www.mahealthconnector.org/renew) , on November 1 to access links to important tools.



The screenshot shows a web browser window with the URL <https://www.mahealthconnector.org/get-started/plan-renewal-information>. The page features a dark blue header with navigation links: "Get an Estimate", "Help Center", "Make a Payment", and "Form". Below the header is the "MASSACHUSETTS HEALTH CONNECTOR" logo and a navigation menu with "GET STARTED", "LEARN", "ABOUT", and "CREATE ACCOU". The main content area has a background image of a family and contains the following text:

The Open Enrollment period for individuals and families ended January 23, 2025.

Please check back when it is time to renew your Health Connector insurance for 2026 starting November 1st.

Health Connector Member Renewal Information
Open Enrollment is now through
23, 2025.



5

Where can you get help?

Where to get help enrolling in health insurance coverage

Free enrollment assistance is available through the Health Connector customer service and across Massachusetts through community partner organizations.



Customer Service



Community Partners

Customer service



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

Community partners



- Trained and certified Navigators and Certified Application Counselors (CACs) who speak many languages can help you from applying through enrolling in health plans.
- They can answer questions about eligibility, the application, payments, plan details, and health care reform rules and requirements.
- It is best to call ahead to make an appointment for help.
- To find help in your language go to [Get Free Help Near You](#).

Questions



Website links from presentation and other helpful resources

Individuals and families

- Health Connector website: MAhealthconnector.org
- Renewal information: MAhealthconnector.org/renew
- Health Connector shopping and resource guides: MAhealthconnector.org/help-center/resource-download-center
- Get an Estimate on plan costs and availability: MAhealthconnector.org/get-an-estimate
- Compare plans based on provider and medication preferences using the [Plan Comparison Tool](#)
- Health Connector Customer Service Call Center information: MAhealthconnector.org/about/contact
- Enrollment assistance search: MAhealthconnector.org/help-center

Website links from presentation and other helpful resources (continued)

Individuals and families (continued)

- Income questions: [MAhealthconnector.org/how-do-i-answer-questions-about-income](https://www.mahealthconnector.org/how-do-i-answer-questions-about-income)
- People to include in your application: [MAhealthconnector.org/help-center-answers/people-to-include-when-applying](https://www.mahealthconnector.org/help-center-answers/people-to-include-when-applying)
- Information about immigration documents: [MAhealthconnector.org/immigration-document-types](https://www.mahealthconnector.org/immigration-document-types)
- Newly uninsured: [MAhealthconnector.org/the-right-plan-right-now](https://www.mahealthconnector.org/the-right-plan-right-now)
- Video library: [MAhealthconnector.org/help-center/video-library](https://www.mahealthconnector.org/help-center/video-library)

Existing Members vs. New Applicants

What do you need to do?

Depending on whether you are an existing member or newly applying, both can shop and enroll in a new plan that starts on January 1, 2026

Actions	Existing Member	Newly Applying
1. Update or submit your application	- Update your application (don't create a new one) report any income changes, household size or other life changes (ex. move, new job, birth etc.).	- Complete an online application
2. Review your program eligibility to see if you're eligible for savings	If there are any document proofs that you owe, submit by the deadline requested (90 days)	
3. Shop, compare and enroll in a plan	Complete plan selection and pay your premium (if one is owed) by December 23 for coverage to start on Jan. 1, 2026	

Tools available from the Health Connector

Get an Estimate	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	Find out if preferred providers and facilities and covered through a specific plan.	Massachusetts Plan Comparison Tool 2025 (checkbookhealth.org)
Plan Finder	Let's you see if preferred providers and facilities are covered through specific plans and see the monthly cost	This tool is available when you are in “your” application