



*The Commonwealth of Massachusetts
Commonwealth Health Insurance Connector Authority
100 City Hall Plaza
Boston, MA 02108*

MAURA T. HEALEY
Governor

KIAME MAHANIAH, MD, MBA
Board Chair

KIMBERLEY DRISCOLL
Lieutenant Governor

AUDREY MORSE GASTEIER
Executive Director

**Board of the Commonwealth Health Insurance Connector Authority
Meeting Minutes**

Thursday, November 13, 2025
9:05 AM to 11:00 AM

501 Boylston St., Suite 5100
Boston, MA 02116

Live Stream

<https://www.youtube.com/user/TheMAHealthConnector>

Attendees: Audrey Morse Gasteier, Secretary Kiame Mahaniah, Commissioner Michael Caljouw, Michael Chernew, Bela Gorman, Rebecca Gutman, Robyn Olson, Dimitry Petion, Nancy Turnbull, Executive Director Matthew Veno, Dana Sullivan (who was sitting by designation on behalf of Secretary of Administration and Finance Matthew Gorzkowicz), Eric Gulko

The meeting was called to order at 9:06 a.m.

- I. **Minutes:** The minutes of the Board meeting on October 9, 2025 were unanimously approved by roll call vote.

- II. **Executive Director's Report:** Ms. Gasteier opened her remarks by noting recent federal policy changes, not made by Massachusetts, that impact both Health Connector members and Commonwealth residents. As individuals are becoming informed of these changes, there has been an increase in call volume for customer service and outreach for Navigator support. Ms. Gasteier also noted an uptick in self-harm threats made by individuals contacting customer service and underscored that the agency's customer service representatives receive specialized training to manage these calls. Additionally, Ms. Gasteier noted there has not been congressional action to extend enhanced premium tax credits, which are set to expire at the end of the calendar year. The Health Connector is doing contingency planning in case there are further developments through the end of the year.

Ms. Gasteier previewed the Board meeting agenda, which included a vote on Health Connector Program regulations and a strategic discussion, and then introduced David Metraux, the Health Connector's first Chief Technology Officer.

Ms. Turnbull asked for insights from constituents regarding the federal policy changes. In response, Ms. Gasteier shared that the Health Connector has multiple channels to communicate with and support constituents, including work in partnership with the state legislature. Recently, the team held an Open Enrollment briefing for the legislature to share information about health coverage options for constituents. Ms. Gutman asked about training and debriefs with call center representatives and noted that individuals are experiencing challenges accessing other benefits and wanted to know more about the types of referrals the contact center is doing. Ms. Grant agreed to follow up with information about additional support measures for callers. Mr. Petion also inquired about deescalation and trauma trainings, and Ms. Grant confirmed that there is a standardized protocol for these scenarios. Mr. Gulko asked about coverage selection options during Open Enrollment, and Ms. Gasteier responded that based on call center data, individuals are stating that coverage is unaffordable. Secretary Mahaniah acknowledged the work of the Health Connector and MassHealth as partner agencies, expressing gratitude to the staff.

Board members then discussed potential coverage options, such as joining a spouse's health plan. Ms. Gasteier reminded everyone of grace periods before a member is terminated for non-payment and explained the Health Connector's communication strategy, particularly as the enrollment deadline approaches.

- III. Final Emergency Amendments to Health Connector Program Regulations (VOTE):** The presentation "Finalize Emergency Amendments to Health Connector Program Regulations (VOTE)" was presented by Andrew Egan. Mr. Egan began by sharing that the Board of Directors approved emergency amendments to the Health Connector Program regulations on September 11, 2025. The amendments specifically adjusted eligibility for ConnectorCare Plan Types 1 and 2 starting in 2026 to align with federal Premium Tax Credit eligibility. This was in response to the loss of Premium Tax Credit eligibility for individuals under 100 percent federal poverty level starting in 2026 as a result of the One Big Beautiful Bill Act.

Mr. Egan then reviewed the public comment process, noting that no comments or testimonies had been received. Health Connector staff recommended finalizing the amendments without further changes to make them permanent. Commissioner Caljouw thanked the Health Connector team for their hard work to amend the program regulations.

With no additional questions or comments, the Board of Directors motioned and voted unanimously to approve the finalization of emergency amendment of the regulations at 956 CMR 12.00 without further modification.

- IV. 2024-2028 Health Connector Strategic Plan Update and Conversation:** The presentation "2024-2028 Health Connector Strategic Plan Update and Conversation" was presented by Karen Tseng and Marissa Woltmann. Prior to beginning the official presentation, Ms. Gasteier shared that the Health Connector is prepared to conduct scenario planning in response to policy changes and that the organization is committed to excellence in customer service and internal operations, despite the politically and financially challenging environment.

Ms. Tseng then shared that she and Ms. Woltmann would provide a recap of the strategic progress made in 2025, affirm the agency's 2026 priorities, and welcome input and guidance from the Board. Ms. Tseng reminded the Board that the development of the five-year strategic plan began in 2023 and presented the four focus areas and the Health

Connector's values: person-centeredness, equity, value, and reliability. Ms. Tseng noted that the investments made in 2025 created a stronger foundation for the following year.

In terms of improving and modernizing the enrollee experience in 2025, Ms. Tseng shared that the organization had done a "sludge audit" to reduce administrative burdens for members. The Health Connector also met milestones to integrate its application with additional state programs. Ms. Tseng stated that the Health Connector was improving vendor operations, noting the successful transition to a new Contact Center vendor and the completed competitive procurement for an Enrollment and Premium Billing vendor.

Ms. Woltmann shared that the organization has also invested in its internal infrastructure to promote stability and consistency in operations. She noted that the Health Connector has also made significant changes in its data infrastructure, which has been essential for analyzing proposed federal rules and the impact of expiring enhanced premium tax credits. The Health Connector has worked closely with the Division of Insurance to implement and strengthen network adequacy requirements. Health Connector for Business continues to slowly but steadily gain market share.

Ms. Tseng then presented the 2026 agencywide priorities: enrollment and premium billing implementation, policy leadership on coverage and affordability, and strengthening organizational infrastructure. She explained how each agency priority contributes to the organization's preparedness for the future and introduced discussion questions for the Board's consideration.

Board members then began a discussion about the agency priorities, reiterating the importance of scenario planning given the recent financial and political changes. They reiterated the constant churn in the carrier market and the need for communicating and supporting members. Ms. Gasteier agreed that directional understanding and support to individuals to help navigate change is essential. Ms. Turnbull expressed that there needs to be a proactive agenda as part of the Health Connector's strategic planning—one that is not reactive. Commissioner Caljouw noted the importance of having full networks of providers and then Board members discussed Individual Coverage Health Reimbursement Arrangements (ICHRA). Ms. Gutman suggested the Health Connector listens to the needs and priorities of its members. Ms. Gasteier and Ms. Woltmann shared that the organization had held community listening sessions and is taking steps to deepen member engagement.

Board members continued to iterate the need for putting forth solutions and short-term interventions. They then discussed Health Connector for Business and suggestions for implementing new techniques and approaches for fostering growth and incentives. Mr. Petion suggested evaluating the communication strategy between the Health Connector and small businesses. Commissioner Caljouw explained that in terms of framing values, agencies should ensure health coverage is available for everyone in the Commonwealth. Board members discussed health as a broader core value and Ms. Olson asked about the possibility of leveraging the Seal of Approval process to address it. In response, Ms. Gasteier shared that the Seal of Approval is a powerful tool that has been used to promote access to high value care, but the lowest income members do not use the healthcare system at all. Board members and Health Connector staff then discussed the data that's currently collected from carriers and how it's used. Ms. Gutman underlined the value of equity and Ms. Turnbull discussed GLP-1 medications.

Mr. Petion commended the Health Connector staff for the strategic plan and their management of vendors and asked to see technology woven into the strategic pillars as

part of the next conversation. Mr. Veno highlighted the importance of public service at this moment, and Ms. Gasteier thanked the Board for their support and guidance.

With no further agenda items before the Board, the Health Connector Board of Directors motioned and voted unanimously to adjourn the meeting at 11:01 a.m.

Respectfully submitted,

Nuryelis Herrera Pena