In The Loop Webinar – Updates for Assisters on ConnectorCare Plan Type 1

October 2025

Hosted by HCFA and MLRI

Q & A portion of Webinar

1. Will MA still have a penalty for not having insurance?
    a. Yes. Massachusetts still requires most adults 18 or over to have health insurance or pay a state tax penalty if insurance is considered affordable but choose not to have it. This is called the individual mandate. The penalty amount is based on income and household size, and it applies when filing state taxes. People who cannot afford insurance or qualify for a hardship exemption will not be penalized.

2. So, by October 2026 - The pregnant people who don't have an immigrations status will remain with MH limited?
    a. Pregnant people who do not have an active immigration status will still be eligible for MassHealth Standard for up to 12 months post-partum.

3. How can community/healthcare social workers connect people to assisters?
    a. You can connect people to enrollment assisters, such as Certified Application Counselors (CACs) and Navigators, by:
        i. Using the Enrollment Assister Search: **https://my.mahealthconnector.org/enrollment-assisters**
        ii. Referring to the Health Care For All HelpLine: 1-800-272-4232

4. Will the current Government lock out effect members coverage getting approved, especially on the senior side?
    a. If by "government lockout" you mean a federal government shutdown, essential health coverage programs like MassHealth and Medicare will continue operating because they are mandatory programs. Coverage will still get approved, and renewals will still be processed. However, there may be

delays if federal staff shortages impact things like immigration document verification or Social Security checks. Seniors applying for programs that require income verification from the Social Security Administration might see processing delays, but coverage should not be denied solely due to those delays.

5. What is the 5-year bar?
    a. The 5-year bar refers to the federal requirement that people with green cards or legal permanent residency for less than 5 years cannot access federally funded MassHealth (Medicaid) coverage.

6. Refugee stipend- do they qualify for MassHealth automatically, or do they have to do a separate application?
    a. If people are receiving refugee cash assistance, the refugee resettlement programs should assist with the application for Medicaid. However, in March 2025 the Trump administration reduced the time that refugee cash assistance is available from 12 months to 4 months after a refugee arrives in the US.

7. You mentioned being able to see connector type 1 members thru the portal under eligibility tab, Do I need to have the patient present with me in order to see this information or does an ARD need to be on file?
    a. Assisters can review their member list without the member present. You must be with the member in-person or using the new remote enrollment assistance steps when accessing an application and making any changes.

8. For unlawfully present immigrants, will their children who were not born in the US also be ineligible for health insurance or will they qualify for regular MassHealth?
    a. If the child is also undocumented, they would only qualify for MassHealth Limited, Children's Medical Security Plan and Health Safety Net. If they have a pending application or any immigration status, the child could get full

IN THE LOOP MASSACHUSETTS

MassHealth coverage.

9. The student is not automatically enrolled in MassHealth? Their only option is to enroll in the school insurance? Can MassHealth or Health Connector coverage be secondary?
    a. We are specifically talking about international students within the ConnectorCare Plan Type 1 population. Those students would not qualify for MassHealth coverage (beyond Limited).
    b. MassHealth can act as a secondary coverage, but ConnectorCare plans cannot be secondary.

10. Slide 22 has incorrect information. Says October 2026 only qualified green card holder, COFA migrants, Cuban Haitian, Lawfully Present pregnant people, and lawfully present children will qualify for federal funded MassHealth.
    a. We have updated the slide to be clearer!

11. Can members in Family Assistance choose a health plan?
    a. Members under 65 years old on Family Assistance without other coverage can enroll in a health plan.

12. Do those with EAC still qualify for ConnectorCare?
    a. Yes, but it will depend on their income. Most immigrants with work authorization are considered Lawfully Present under the rules that apply to the Health Connector, and those with income of at least 100% FPL but not more than 400% FPL will still be eligible for ConnectorCare in 2026. However, under OB3, immigrant eligibility rules will be restricted further in 2027, and many work-authorized immigrants will not be eligible in 2027.

13. Would PRUCOL still be eligible on Oct 2026 for MassHealth?
    a. PRUCOL is a category that has been defined for the purposes of MassHealth benefits by EOHHS. Coverage for PRUCOL immigrants is paid for by state dollars, so it is a state program that is not changed by the OBBBA provisions.

14. When someone has two different pending cases with USCIS — for example, a green card application through a family petition and an asylum application — is there a way to determine whether one status takes priority or overrides the other?
    a. If one is active, that one should be used for eligibility purposes. For PRUCOL statuses, the case with the most recent activity (e.g. court date) is likely the one to use.

15. Why do lawfully present immigrants not qualify for full MassHealth if they are here legally?
    a. The federal government sets rules for eligibility for federal Medicaid and for federal premium tax credits, and the Medicaid rules for adults are stricter than just lawful presence. For example, adults who are lawful permanent residents (green card holders) cannot qualify for Medicaid for 5 years unless an exception to this 5-year bar applies. There is no 5-year bar to qualify for premium tax credits and ConnectorCare.

16. What will happen to HDAP patients who are currently under Connector plan type 1? What coverage would they fall under?
    a. HDAP patients should update their case with the program and still receive assistance for the cost of their coverage. They may need to change their plan depending on their circumstances.