

Sample Member
123 Main Street
Sometown, MA
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August 29, 2025

Notice Name: Preliminary Eligibility Determination
Notice ID: ELG_REN
Member ID: XXXXXXXXXXXXX
Ref ID: RefID_XXXXXXXXXXXX

Important 2026 Eligibility Information

Dear Sample Member,

We need to make sure all of the information we have about you is right for next year.

It will be time to renew your Health Connector health insurance coverage for 2026 soon. Before we can renew your coverage, we need to make sure we have the right information about your household.

Please read this information carefully and follow all steps in this letter, so that you can get the right health coverage for 2026.

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	September 05, 1976	ConnectorCare Plan Type 1 with Advance Premium Tax Credit	Health Connector Plan (No financial help)	Between \$0 and \$15,650 (79.68% of the FPL)	Between \$0 and \$15,650 (76.68% 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.

- If your income range looks right but your eligibility has changed, you may need to update other information in your account. Or you may need to review your application and confirm that your income is still correct.
- Even if your Expected Eligibility for 2026 listed above includes a tax credit or ConnectorCare plan, you won't qualify for this financial help next year if you didn't file taxes in the right way. You need to have filed a federal income tax return for each year that you received a tax credit or ConnectorCare plan. If this applies to you, you should file a federal income tax return or an amended return as soon as possible. You can learn more about the right way to file taxes in the Frequently Asked Questions section of this letter.

Step 2

Update or confirm your information in the next 30 days:

It looks like your eligibility will change for 2026 and your health insurance costs may go up. You may still be able to get help paying for coverage in 2026 if you take action. Use the checklist below to find your next steps.

☐ Has your income changed?

If your income has changed since you last updated your application, you will need to give us your most up-to-date income information.

If you don't have an online account, you can update your information by calling Customer Service.

☐ Were we able to get information about your income?

Your program eligibility for 2026 may have changed because we couldn't verify (prove) your income information. Because of this, you will need to review and confirm your information and re-submit your application, even if your income is still the same.

You can update your information in your online account. You can find step-by-step instructions for how to review and confirm your income on our website at MAhealthconnector.org. You can also find steps in the Frequently Asked Questions section at the end of this letter, under "How do I update my information?"

If you don't have an online account, you can update your information by calling Customer Service.

Reviewing your application information is the best way to make sure that you're getting the right amount of help paying for your coverage and not paying more than you need to each month. You can update your information online at MAhealthconnector.org, or by calling Customer Service.

☐ Did you file taxes in the right way?

For every year that you get an Advance Premium Tax Credit or ConnectorCare plan to lower your monthly health insurance premium, you will need to make sure you take the following steps:

- File a federal income tax return.
- Include information on IRS Form 8962 when you file your taxes.
- File taxes jointly, if you are married. The only exceptions to this are if you are the victim of domestic abuse or abandoned by a spouse, or if you file taxes with a Head of Household tax filing status.

By following these steps the IRS can make sure that you got the right amount of tax credit applied to your monthly premium during the year—not too little and not too much.

If you didn't follow all of these steps for filing your taxes, please either file a return right away, or file an amendment to your return to fix any mistakes that you made. Once you've filed your return, update your Health Connector account to let us know that you've filed taxes.

What happens next?

Unless you now qualify for MassHealth, your eligibility won't change until January 1, 2026

Any changes to your eligibility and enrollment will not start until January 1, 2026. You will stay in your current

coverage through December 31 as long as you continue to pay your monthly bill. However if your expected eligibility for 2026 is MassHealth, those benefits may start sooner.

We will send you more information about renewing or changing plans for next year

The next Health Connector Open Enrollment period is November 1, 2025 to January 23, 2026. During Open Enrollment, you can shop for a new plan or make changes to your health insurance coverage for any reason.

We'll send you another packet of information in October or November with information about renewing your coverage for next year. If we think anyone in your household will now qualify for MassHealth, MassHealth will send you more information in the mail.

If you update your account, we may also send you a letter that asks for proof of some of the new information you gave us. Please send in your proof documents by their due date or your coverage could change or end.

Frequently Asked Questions

Why would my program eligibility change for next year?

If you have a change in your eligibility for 2026, it could be for any of the following reasons:

- **Your income changed.** If your income has gone up or down, your eligibility may have changed. If you think that the information we have about your income is not right, please review your account right away and either update or confirm your current income information.
- **You have access to health insurance through another source** that meets affordability and minimum essential coverage standards. For example, your eligibility could have changed if you now have access to coverage through Medicare or through an employer. If your access to other health insurance has changed, please update your account with this information.
- **We couldn't get any recent information about your income.** If you haven't updated your income in your account recently and we couldn't get information about your income from electronic data sources, you won't be able to get help with lowering the cost of your health insurance next year unless you update your application. If this applies to you, you will need to review your application and either change or confirm your information in order to get help paying for insurance in 2026.

What is the right way to file my taxes?

For every year that you get an Advance Premium Tax Credit or ConnectorCare plan to lower your monthly health insurance premium, you will need to make sure you take the following steps:

- File a federal income tax return.
- Include information with an IRS Form 8962 when you file your taxes.
- File taxes jointly, if you are married. The only exception is if you are the victim of domestic abuse or if you are abandoned by a spouse.

By following these steps the IRS will be able to "reconcile" your tax credit. This means that they will make sure that you got the right amount of tax credit during the year—not too little and not too much.

If you didn't follow all of these steps for filing your taxes, please either file a return right away, or file an amendment to your return to fix any mistakes that you made. If you get a tax credit or ConnectorCare plan and don't file your taxes for each year you received it, you won't be able to get a tax credit for your coverage or re-enroll in a ConnectorCare plan in 2026 until you've reconciled with the IRS.

How do I update my information?

Making changes online is the fastest and easiest way to update your information.

1. Log into your account at MAhealthconnector.org.
2. Go to **Applications**, then **Year 2026** to make changes to your information for next year.
3. Make sure to submit your changes on the **Rights and Responsibilities** page at the end of your 2026 application.

If you do not have an online account, please call Health Connector Customer Service at 1-877-MA-ENROLL (1- 877-623-6765) or TTY: 711.

When you are updating your information for 2026, it is also important to update any information that has changed in 2025, if you haven't done so already. If you have had any changes to your current information that you haven't reported yet, please update and submit your information in your 2025 application. If the changes that you've had in 2025 will also apply for next year (for example, if your income went up this year and you expect it to stay the same for next year), please apply your 2025 changes to your 2026 application and submit them as well.

Where can I get help?

If you have questions or need help, you can get help in any of the following ways:

- **Online.** Go to our website at MAhealthconnector.org to find more information.
- **In person.** There are many places where you can get free in-person help. You can find a list of locations and their hours at: MAhealthconnector.org/here-to-help
- **By phone.** Call Health Connector Customer Service at 1-877-MA-ENROLL (1-877-623-6765) or TTY: 711.

Thank you,

Massachusetts Health Connector