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Helping ConnectorCare Plan Type 1 Members

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Agenda

- ConnectorCare Plan Type 1 transition
- ConnectorCare Plan Type 1 Members
- How to help
- Resources
- Questions/Discussion

ConnectorCare Plan Type 1 Transition

ConnectorCare Coverage Ending for Plan Type 1 & 3D

Effective January 1, 2026

Ending Subsidies under 100% FPL (ConnectorCare Plan Type 1)

- Subsidies are eliminated for people under 100% FPL (~36,000 members)
- These are immigrants that do not qualify for comprehensive MassHealth coverage based on their immigration status

Ending Subsidies over 400% FPL (ConnectorCare Plan Type 3D + APTC only)

- Expiration of enhanced APTCs - reverts to ACA max of 400% FPL

The Transition

- Beginning January 1st people under 100% FPL will no longer qualify for ConnectorCare because of a provision of OB3
- If not found eligible for other coverage these members will be moved to MassHealth Limited and HSN only
- They are still eligible to purchase Connector coverage without any financial assistance (no APTCs)
- What about immigrants over 100% FPL? No change in 2026 if they are below 400% FPL, but many will lose coverage in 2027

Communications and Renewal Timeline

- Preliminary eligibility notices went out in August/September
- Targeted communications will go out to people losing subsidies (Plan Type 1, 3D and APTC only)
- Eligibility notices sent in October with January premium information

The Transition

2026 income eligibility for ConnectorCare due to Federal changes

You may qualify for help paying for coverage through the Health Connector if your household income falls into these ranges:

Household size	Eligible income range
1	$15,650 – $62,600
2	$21,150 – $84,600
3	$26,650 – $106,600
4	$32,150 – $128,600

- If outside this range, you will no longer qualify for ConnectorCare
- You will still qualify for unsubsidized insurance

Plan Type 1 Eligibility Notices

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)

- Current– CC Plan Type 1 with APTC transition to Health Connector Plan (No financial help)

ConnectorCare Plan Type 1 Members

Who is on ConnectorCare Plan Type 1

Approximately 36,000 ConnectorCare members under 100% FPL

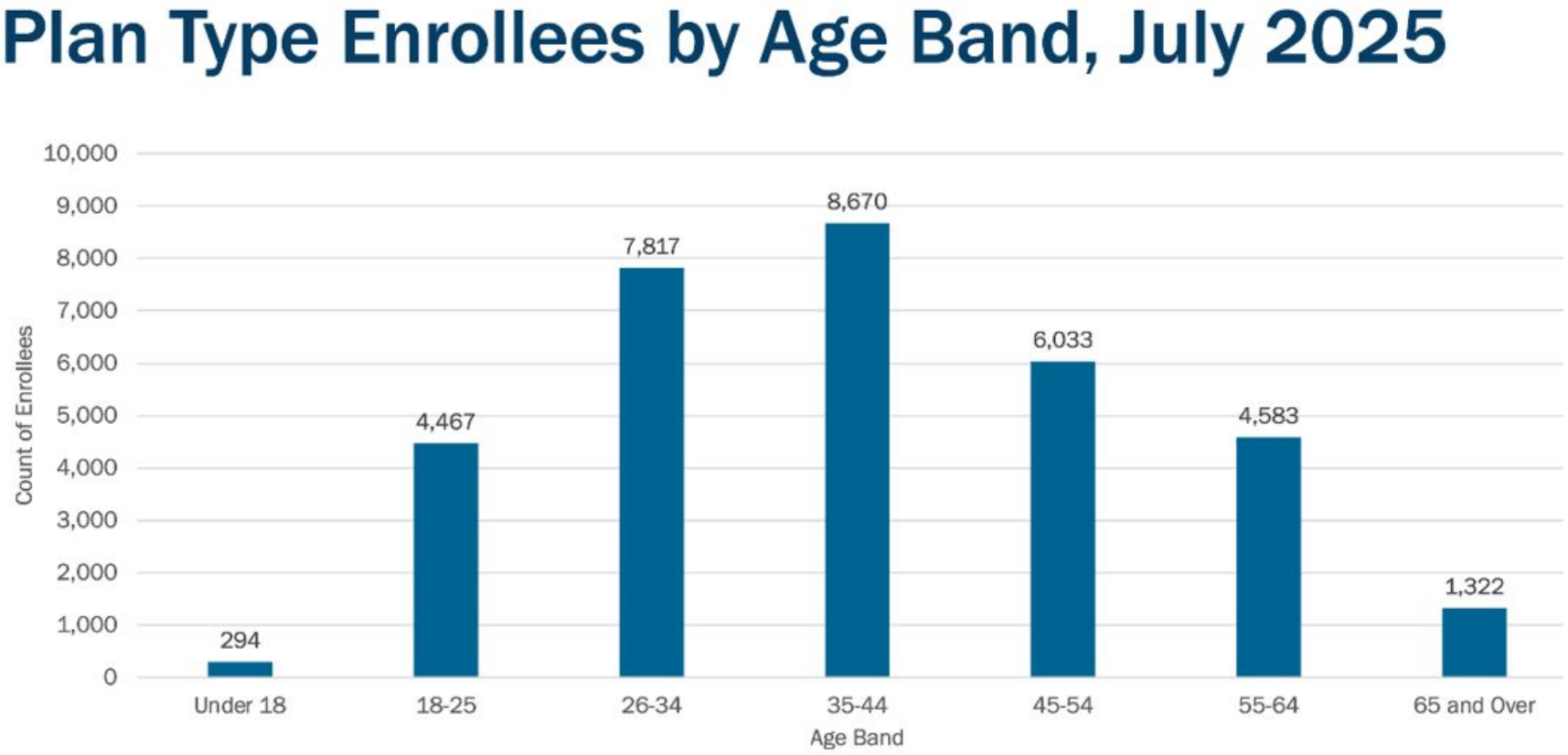
- Lawfully present immigrants not qualified for full MassHealth coverage

Plan Type 1 enrollment by county for October	
Middlesex	9,249
Suffolk	8,558
Essex	5,354
Worcester	3,120
Norfolk	3,035
Plymouth	2,330
Bristol	1,990
Hampden	1,109
Barnstable	752
Hampshire	214
Berkshire	170
Nantucket	154
Dukes	129
Franklin	56
Total	36,220

Plan Type 1 Enrollees by Carrier, July 2025

Carrier	Count of Enrollees	Percentage of Enrollees
Tufts Direct	14,716	44.3%
Wellsense	14,303	43.1%
Fallon	3,131	9.4%
MGB	884	2.7%
HPHC	70	0.2%
HNE	61	0.2%
BCBS	17	0.1%
UHC	4	0.0%
Total	33,186	100.0%

Who is on ConnectorCare Plan Type 1



Who is on ConnectorCare Plan Type 1

Preferred Written Language, Count > 100

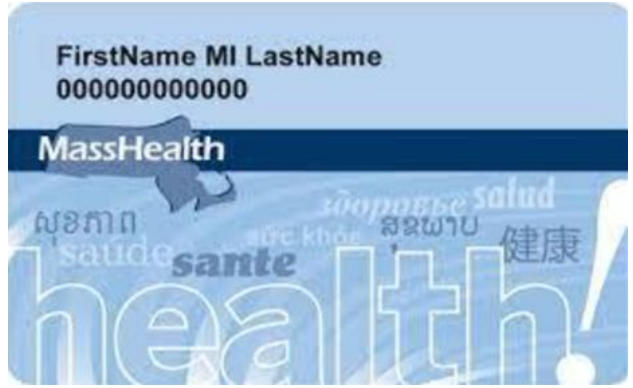
Preferred Written Language	Count of Enrollees
English	9,017
Spanish	8,352
Blank	*7,815*
Portuguese - Brazilian	2,634
Haitian Creole	1,479
Chinese - Simplified	584
Portuguese - European	433
Cape Verdean Creole	332
Other	315
Arabic	309
Vietnamese	275
Russian	265
French	133

Identifying Plan Type 1 Members

Plan type 1 members will have a ConnectorCare HMO card *and* a card for MassHealth Limited

Sample ConnectorCare PT1 HMO card

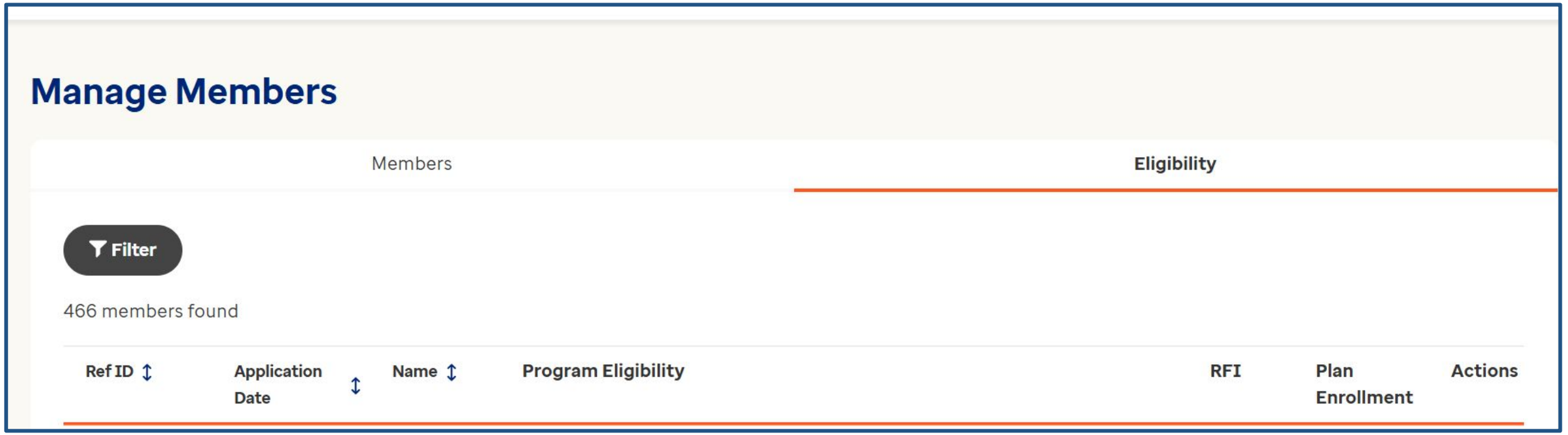
Sample MassHealth Cards



Identifying Plan Type 1 Members

Assisters with portal access can identify ConnectorCare Plan Type 1 members on their member list by “Program Eligibility”

- Select the “Eligibility” tab



How to Help Members

Options for other Coverage in 2026

- MassHealth if –
  - Status in eligibility system is incorrect or out of date,
  - Pregnant,
  - Disabled, or
  - EAEDC eligible.
- ConnectorCare PT 2 or 3 if annual income will be 100% FPL or more based on size of tax household in 2026
- Student health insurance if a full-time post-secondary student
- Premium assistance for private insurance if HIV positive
- Unsubsidized private insurance or employer-sponsored insurance
- Default to MassHealth Limited + full Health Safety Net

More details on options in MLRI Fact Sheet

How to Help

- ✔ Screen for greater coverage
- ✔ Connect impacted members that cannot get greater coverage to local community health center so they will have a pcp when they transition
- ✔ Collect stories from members about what ConnectorCare coverage has meant for them

Income

- ConnectorCare will still be available to people between 100.1% and 400% FPL
- Encourage members to be honest but not overly conservative when they estimate income
- If their income does end up being under 100% FPL, they would not have to repay APTCs on taxes based on current IRS policies

Household Changes

- Review household to determine if relationships are being reported properly. This may change what people qualify for based on number of family members and income level.
- Pregnancy – including three month retroactive coverage. Make sure pregnant and postpartum applicants update their status in a timely manner to be upgraded to Standard coverage.

Immigration

Verify whether the member's immigration status will allow them greater coverage in MassHealth:

- **Example 1**: a Haitian immigrant may be listed as a work permit holder when they should be listed as a Cuban Haitian Entrant based on their circumstances (see MassHealth memo for specifics)

- **Example 2**: An asylum seeker is granted asylum status

Immigration (continued)

Verify whether the member's immigration status will allow them greater coverage:

- **Example 3**: A TPS holder's status has ended, however they also have an application for asylum status pending. This individual could be PRUCOL eligible and qualified for MassHealth Family Assistance.

OB3 Key Changes Timeline

January 2026

ConnectorCare Plan Type 1 and 3D end

People under 100% FPL and over 400% will no longer qualify for subsidies

October 2026

MassHealth Immigration Eligibility Changes

Only qualified green card holders, COFA migrants, Cuban Haitian Entrants, pregnant people and lawfully present children will qualify for federally funded MassHealth (Medicaid/CHIP)

January 2027

ConnectorCare Immigration Eligibility Changes

Only green card holders, COFA migrants and Cuban Haitian Entrants will qualify for subsidized coverage

OB3 changes to statuses eligible for federal Medicaid funding after Oct 1 2026:

- Lawful permanent residents (LPR/green card holders)- **still subject to 5-year bar**
- Cuban/Haitian entrants
- Citizens of Compact of Free Association (COFA) nations living in the U.S.
- At the state option, lawfully residing children and pregnant people as well as FCEP
- ~~Refugees~~
- ~~People granted asylum~~
- ~~People paroled into the U.S. for at least one year~~
- ~~People granted withholding of deportation or withholding of removal~~
- ~~Certain victims of domestic violence, and their children and/or parents~~
- ~~Certain victims of sex or labor trafficking, and their spouse, children, siblings, and/or or parents~~

~~United for Ukrainians~~

~~Iraqi/Afghan special immigrant visas~~

Disability Status

- Eligible immigrants that are disabled can get MassHealth Family Assistance coverage
- Complete the updated Disability supplement (member forms)
- Disability determination can take up to **90 days**

MassHealth

Adult Disability Supplement

Commonwealth of Massachusetts | Executive Office of Health and Human Services

MassHealth

MASSACHUSETTS HEALTH CONNECTOR

Instructions for Completing the Supplement

You have indicated on your MassHealth application that you have a disability. Disability standards require that the disability has lasted, or is expected to last, at least 12 months. To ensure your MassHealth eligibility, Disability Evaluation Services (DES) will review your application, including this Disability Supplement.

To get MassHealth based on your disability, you need to tell us about

- your medical and mental health providers; and

EAEDC

- EAEDC is a cash assistance program administered by DTA (public charge implications for some not yet LPRs).
- EAEDC recipients qualify for MassHealth FFS coverage
- Income limits are very low e.g. $441 per mo for person living alone
- Lawfully present immigrants are eligible
- 5 categories of eligibility
  - Disabled for at least 60 days
  - Age 65 or over
  - Caring for someone disabled
  - In a MassAbility (formerly Mass Rehab) program
  - Child living with an unrelated guardian/caretaker
- DTA EAEDC website

Helping Students

- Massachusetts colleges/universities require enrollment into qualified health insurance to be enrolled in school
- Students can get school insurance just for the part of the year they need coverage when losing insurance
- Must enroll into school insurance within 60 days of coverage loss
- MassHealth Limited/HSN does *not* meet school coverage guidelines

Other Programs

- HDAP can cover private insurance cost for HIV patients
- Availability of other insurance like employer sponsored insurance or parent's insurance for a young adult under 26 years old
- Veterans can enroll in VA coverage with local VSO

Resources

- MLRI ConnectorCare Plan Type 1 Guide
- Health Connector Plan Type 1 handouts: Federal Changes Impacting ConnectorCare Plan Type 1, ConnectorCare Plan Type 1 Sample Notice
- Health Connector Federal Changes Flyer
- Health Connector Updates page
- Mass League Find a CHC
- MLRI Immigration Guide
- MassHealth Pregnancy Update
- MLRI Upper Income Guidelines (Connector 2026 will be available for November)
- HCFA Guide for Assisters Helping ConnectorCare Plan Type 1 Members

Story Collection

- ConnectorCare Plan Type 1 is ending, and we need to uplift the voices of those who will bear the impact
- We need policymakers, funders, the media to know the stories you hear every day
- Take 2 minutes now – even a short paragraph makes a difference!
- Share a story here - click me!

Questions?

Thank you!

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