Celebrating 30 YEARS PUBLIC HEALTH INSTITUTE OF WESTERN MASSACHUSETTS
PARTNERS FOR HEALTH EQUITY

Coalition for an EQUITABLE ECONOMY

HEALTH INSURANCE CHANGES: What Small Businesses Need to Know

free webinar

November 20

1:00-2:15pm

HOST



Jessica Collins
Executive Director, Public Health Institute of Western MA

MODERATOR



Tracye Whitfield
Executive Director, Coalition for an Equitable Economy

SPEAKERS



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Katherine Howitt
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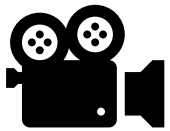
Nicole Garrity
Healthcare for All Coordinator, Revitalize Community Development Corporation



Jennifer Lemmerman
Executive Director, Health Care for All

Housekeeping



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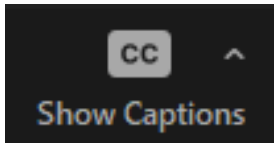

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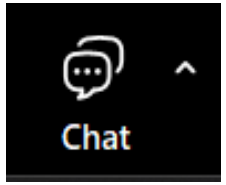

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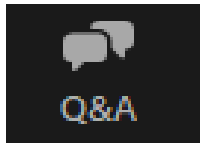

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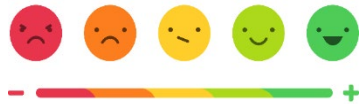

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Health Insurance Changes:
What Small Businesses Need to Know Webinar

"One Big Beautiful Bill" Act (OB3): Key Health Care Provisions and Impacts in Massachusetts

November 20, 2026

MASSACHUSETTS
FOUNDATION

AGENDA

- Introduction to the Foundation
- Public Coverage Programs in Massachusetts and the Small Business Coverage Landscape
- What OB3 means for Health Care in Massachusetts
- Key Medicaid and Marketplace Eligibility Changes in OB3

PRESENTERS

- Blue Cross Blue Shield of Massachusetts Foundation
  - Jessie Gottsegen
  - Katherine Howitt

OUR MISSION, APPROACH, AND FOCUS AREAS

Ensuring equitable access to health care for all those in the Commonwealth who are economically, racially, culturally, or socially marginalized.



HEALTH COVERAGE & CARE

BEHAVIORAL HEALTH

STRUCTURAL RACISM AND RACIAL INEQUITIES IN HEALTH

PUBLIC COVERAGE PROGRAMS IN MASSACHUSETTS & THE SMALL BUSINESS COVERAGE LANDSCAPE

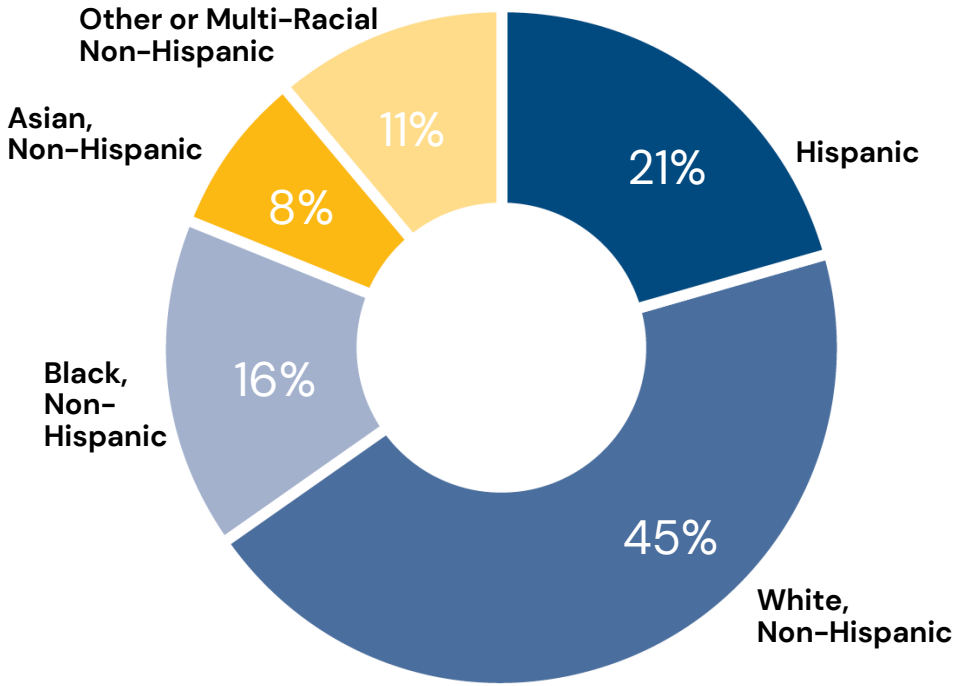
MASSHEALTH 101: CRITICAL SOURCE OF COVERAGE

MassHealth is Massachusetts' name for its Medicaid and Children's Health Insurance Program (CHIP). It covers **more than 1 in 4 state residents** – nearly 2 million people.

One-third of Medicaid enrollees nationwide earn their living at a small business or are a family member of a small business owner or employee.*



MassHealth members are racially and ethnically diverse, with nearly **3 in 5** self-identifying as Hispanic, Black, Asian, or another non-White race.**



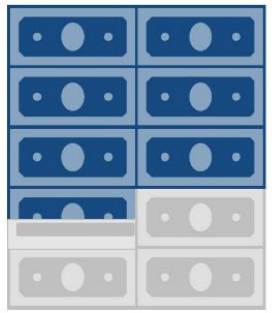
*Based on 2024 national data from the Census Bureau's Current Population Survey Annual Social and Economic Supplement (CPS ASEC). Small businesses are defined as those with under 100 employees.
**These data are based on enrollment in state fiscal year (SFY) 2024. Percentages may not sum to 100% due to rounding.
Chart Data: Georgetown University Center for Children and Families, "Medicaid is a Critical Insurer for Small Business," June 26, 2025, https://ccf.georgetown.edu/2025/06/26/medicaid-is-a-critical-insurer-for-small-business/#heading-5; BCBSMA Foundation, "Faces of MassHealth: Coverage Across the Commonwealth," October 7, 2025, https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth.

MASSHEALTH 101: PROGRAM SPENDING AND FEDERAL REVENUES

The MassHealth program is jointly funded and administered by state and federal governments.

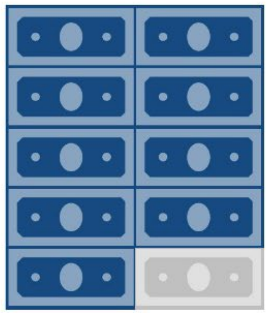
FEDERAL AND STATE SHARES OF MASSHEALTH EXPENDITURES, TYPICAL LEVELS

CHIP



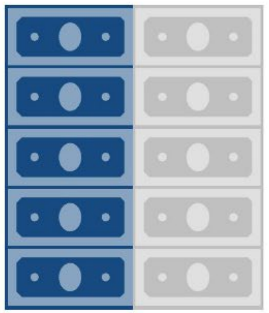
Federal funds pay **65%** of CHIP expenditures.

ACA EXPANSION POPULATION

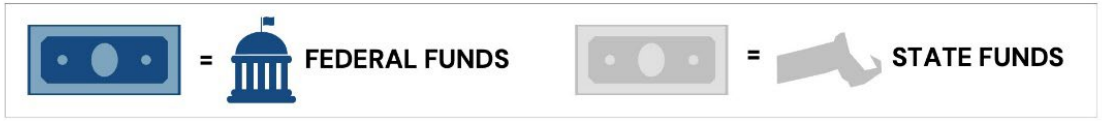


Federal funds pay **90%** of Medicaid expansion expenditures.

MOST OTHER MASSHEALTH SERVICE EXPENDITURES



Federal funds pay **50%** of most other MassHealth service expenditures.



MassHealth brings in **$12.3 BILLION** in federal revenues to support the state economy.



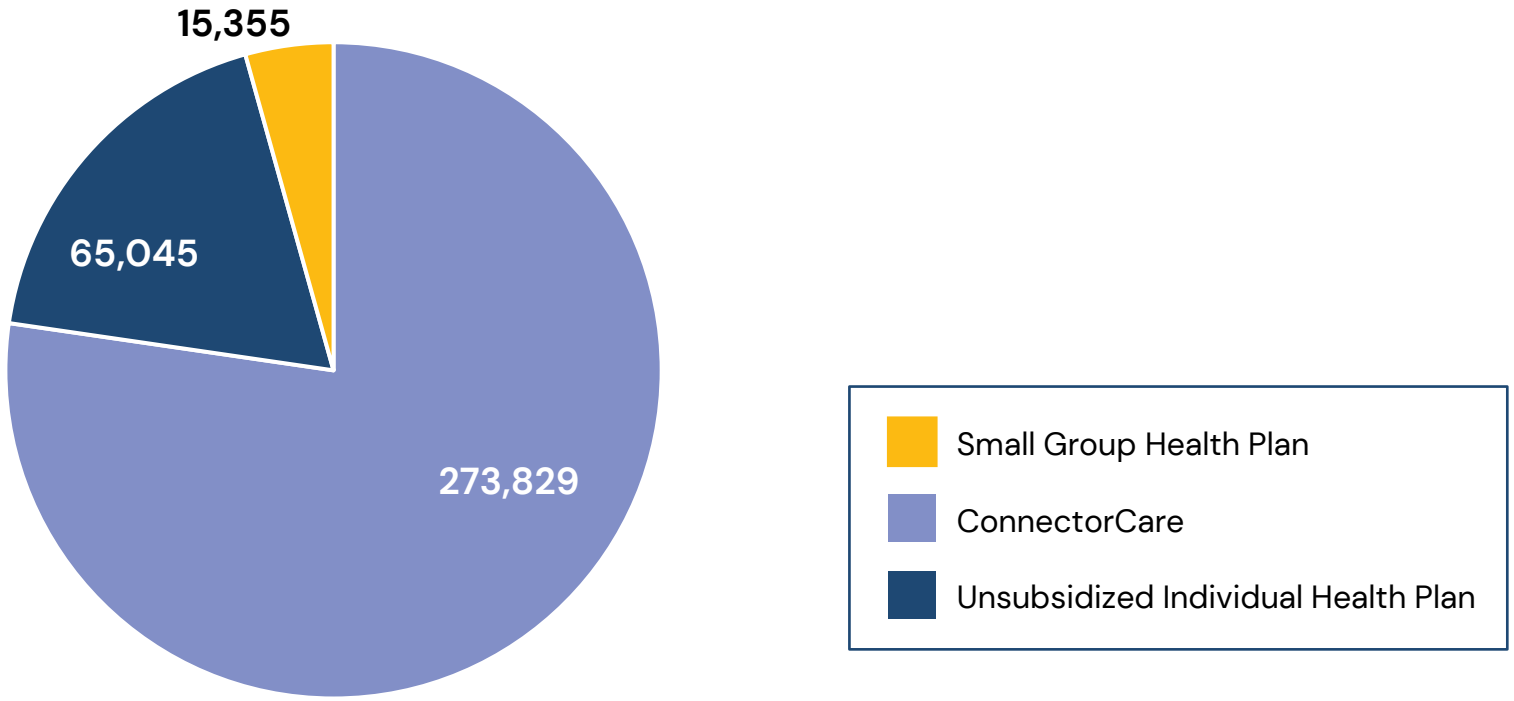
86% of all federal revenue to Massachusetts comes from the MassHealth program

Note: The federal revenue data are based on MassHealth program in the state fiscal year 2025 budget.
Chart Data: BCBSMA Foundation, "MassHealth: The Basics – Facts and Trends (October 2025)," October 22, 2025, https://www.bluecrossmafoundation.org/publication/masshealth-basics-facts-and-trends-october-2025.

MASSACHUSETTS HEALTH CONNECTOR

The Health Connector is Massachusetts' state-based health insurance marketplace and provides health insurance coverage to more than 350,000[1] individuals, families, and small businesses in the state.

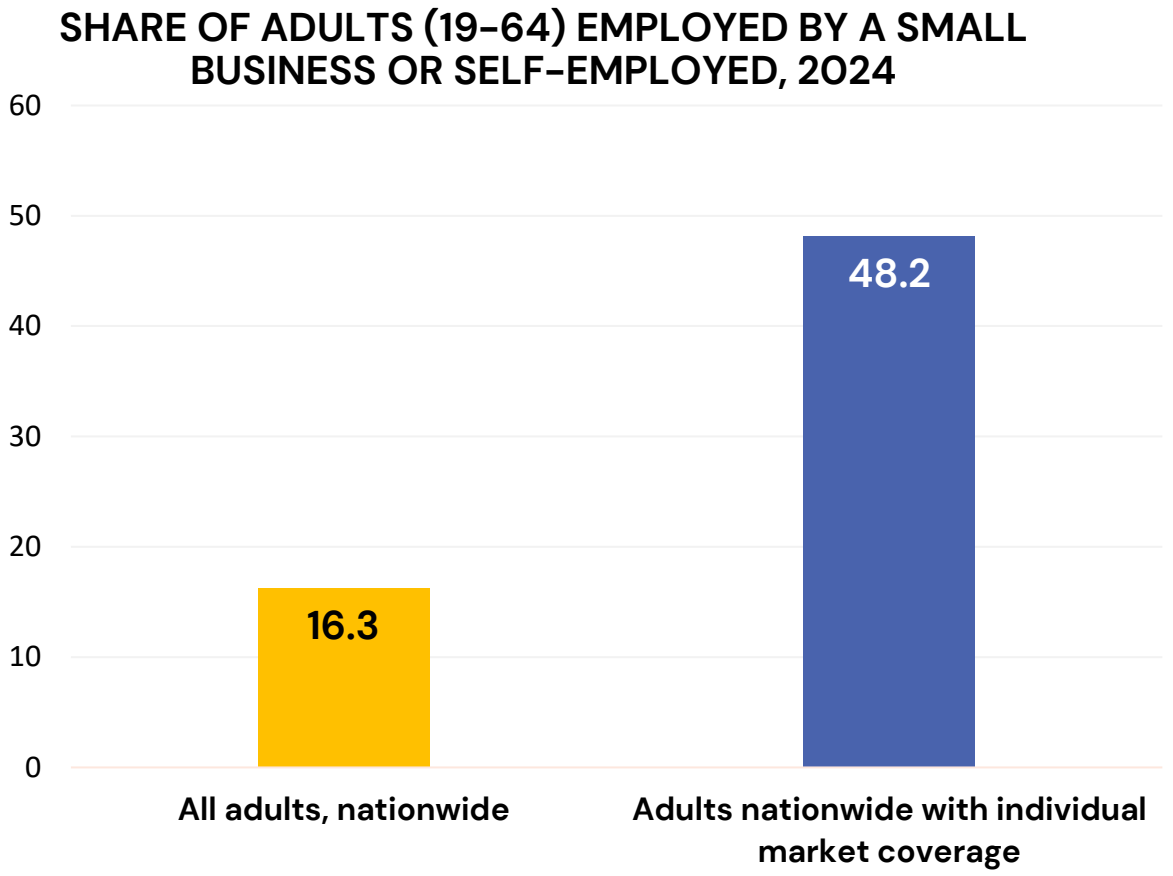
HEALTH CONNECTOR ENROLLMENT BY PROGRAM[2]



[1]Total enrollment does not include the 54,931 enrolled in "Individual Dental Only" and 916 enrolled in "Small Group Dental Only" as of November 2026.
[2]Total ConnectorCare enrollment includes 675 individuals enrolled in "Advance Premium Tax Credit (APTC) Only." APTC Only members were previously enrolled in an unsubsidized plan and have now become ConnectorCare eligible but have not yet shopped for a ConnectorCare plan.
Chart Data: Massachusetts Health Connector, "Health Connector Monthly Enrollment Dashboard," November 2026, https://www.mahealthconnector.org/about/data-and-reporting/health-connector-monthly-enrollment-dashboard.

MARKETPLACE COVERAGE FOR SMALL BUSINESSES

Nationally, nearly half of adults enrolled in individual marketplace coverage are either small business owners, employed by a small business, or self-employed.*



*Small business is defined as having fewer than 25 employees.

Chart Data: KFF, "About Half of Adults with ACA Marketplace Coverage are Small Business Owners, Employees, or Self-Employed," September 2025, https://www.kff.org/affordable-care-act/about-half-of-adults-with-aca-marketplace-coverage-are-small-business-owners-employees-or-self-employed/.

WHAT OB3 MEANS FOR HEALTH CARE IN MASSACHUSETTS

INTRODUCTION TO THE "ONE BIG BEAUTIFUL BILL" ACT (OB3)

- On July 4, 2025, President Trump signed the "One Big Beautiful Bill" Act (OB3) into law.
- The law includes several provisions related to Medicaid, the Children's Health Insurance Program (CHIP), and the Affordable Care Act's Marketplaces.
  - The Congressional Budget Office (CBO) estimates that the law will cut gross federal Medicaid and CHIP spending by $990 billion over the next 10 years.
- Implementation dates for key health care provisions vary, with some already in effect and others being implemented over several years.

Three Buckets of Health Care Cuts and Changes

MEDICAID ELIGIBLITY	MEDICAID FINANCING	MARKETPLACE ELIGIBILITY

COVERAGE IMPACTS

- State estimates project about **300,000 people losing MassHealth or Health Connector coverage** over the next decade:
  - 200,000 estimated to lose MassHealth coverage
  - 100,000 people estimated to lose Health Connector coverage

- Coverage losses and enrollment churn **disproportionately harm residents with low incomes, limited English proficiency, and communities of color**, who already face higher rates of uninsurance and exposure to administrative and other access barriers.

HEALTH INSURANCE MARKET IMPACTS

These changes have the potential to drive up premiums for hundreds of thousands of individuals and small businesses in Massachusetts.

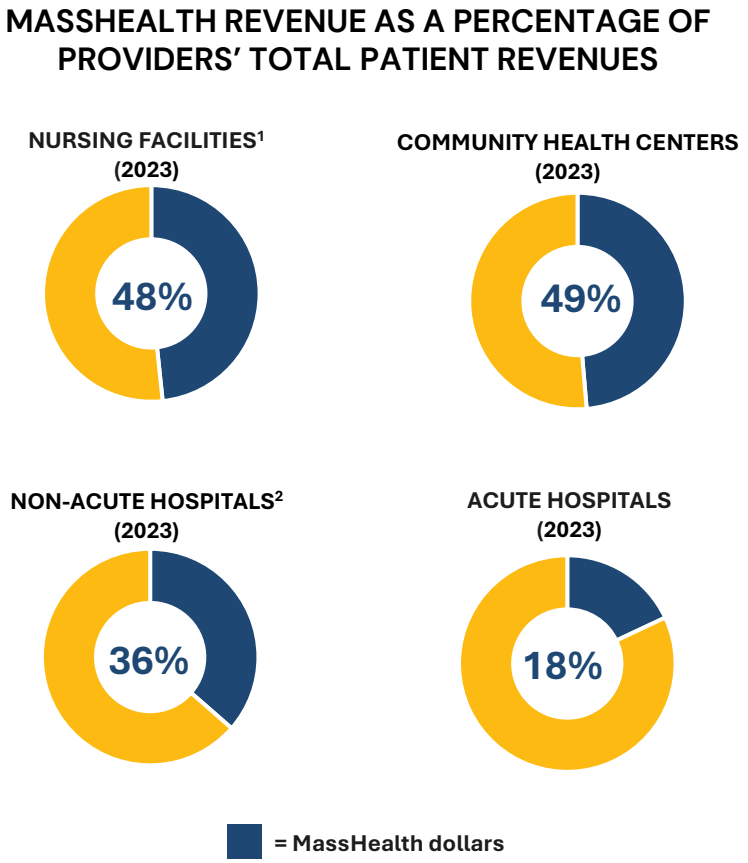
"These lawfully present immigrants that the Connector has been covering with the ACA support – they are the younger and they are the healthier people in our market.

So, when they walk out the door because they can't afford it anymore [because they have lost eligibility for federal subsidies], we end up with a different composition in terms of the risk pool. **It's sicker, and it's older.**"

–Audrey Gasteier, Executive Director, Massachusetts Health Connector

BROADER HEALTH CARE ACCESS IMPACTS

As people lose their coverage, hospitals, community health centers, and other providers will face reduced revenues from MassHealth and increasing uncompensated care costs.





EDITORIAL

One big disaster for Massachusetts health care

Approximately 326,000 Mass. residents are expected to lose insurance coverage under Trump's big tax and spending cuts bill.

By The Editorial Board Updated July 17, 2025, 4:00 a.m.

An ambulance departed Brigham and Women's Faulkner Hospital on Nov. 15, 2024. CRAIG F. WALKER/GLO

The "One Big Beautiful Bill Act" will be one big disaster for Massachusetts' h on it.

How big? Approximately 326,000 Massachusetts residents — almost 5 perc

Health Care

Community health center leaders brace for federal cuts, cut positions

'This is one of the most existential crises in the history of the health center movement.'

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Charles River Community Health Center's location on Western Avenue in Allston. Community health centers across Massachusetts are bracing for changes to federal Medicaid policies that promise to strain already tight budgets and leave leaders with tough choices to make.

GOOGLE MAPS

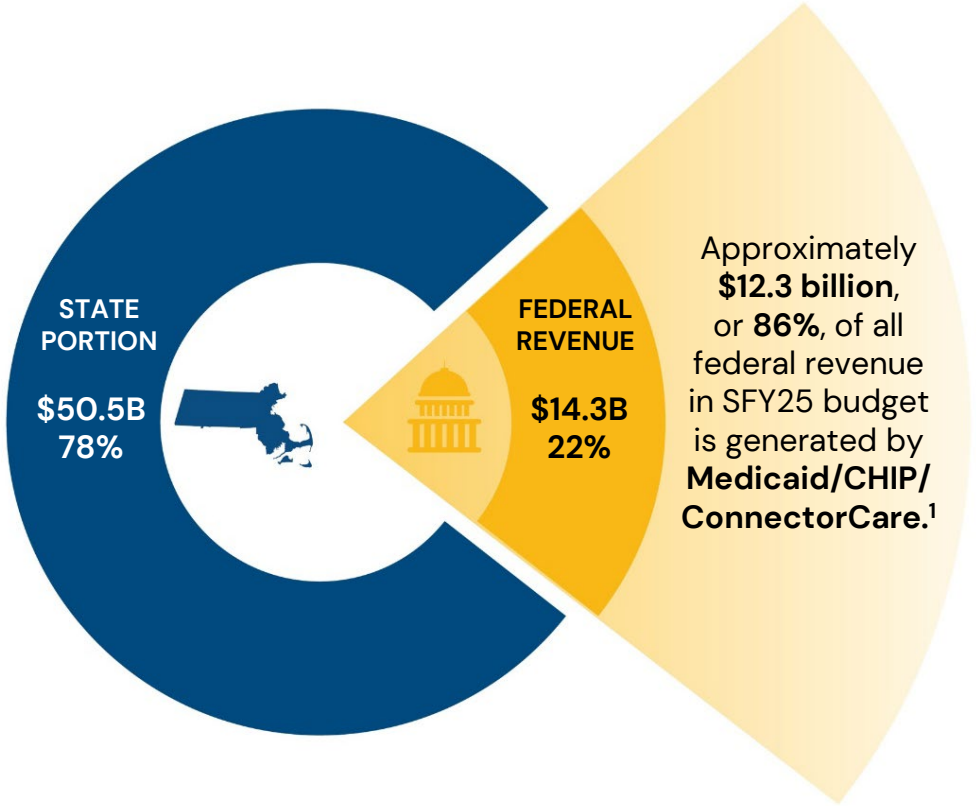
By Isabel Hart – Reporter, Boston Business Journal
Aug 10, 2026

[1] Medicaid revenue includes the following: Medicaid fee-for-service revenue, Medicaid Managed Care revenue, patient paid amount, Medicaid PACE and SCO revenue, and out-of-state Medicaid revenue.
[2] Includes behavioral health hospitals, rehabilitation hospitals, specialty hospitals, long-term care hospitals, and hospitals operated by the Department of Public Health and Department of Mental Health.
Chart Data: BCBSMA Foundation, "MassHealth: The Basics – Facts and Trends (October 2025)," October 22, 2025, https://www.bluecrossmafoundation.org/publication/masshealth-basics-facts-and-trends-october-2025.

FUNDING AND BUDGET IMPACTS

The state estimates that Massachusetts will lose **$3.5 billion annually** once all health care provisions included in OB3 are in place.

MASSACHUSETTS STATE BUDGET ($64.8 BILLION), SFY2025



Approximately **$12.3 billion**, or **86%**, of all federal revenue in SFY25 budget is generated by **Medicaid/CHIP/ ConnectorCare.**[1]



Source: National Park Service

[1] Medicaid in this context includes MassHealth; ConnectorCare premium and cost sharing subsidies; additional MassHealth 1115 waiver spending; and spending on some programs and facilities that serve people eligible for MassHealth and are administered by the Departments of Developmental Services, Mental Health, and Public Health, and MassAbility (formerly the Massachusetts Rehabilitation Commission).

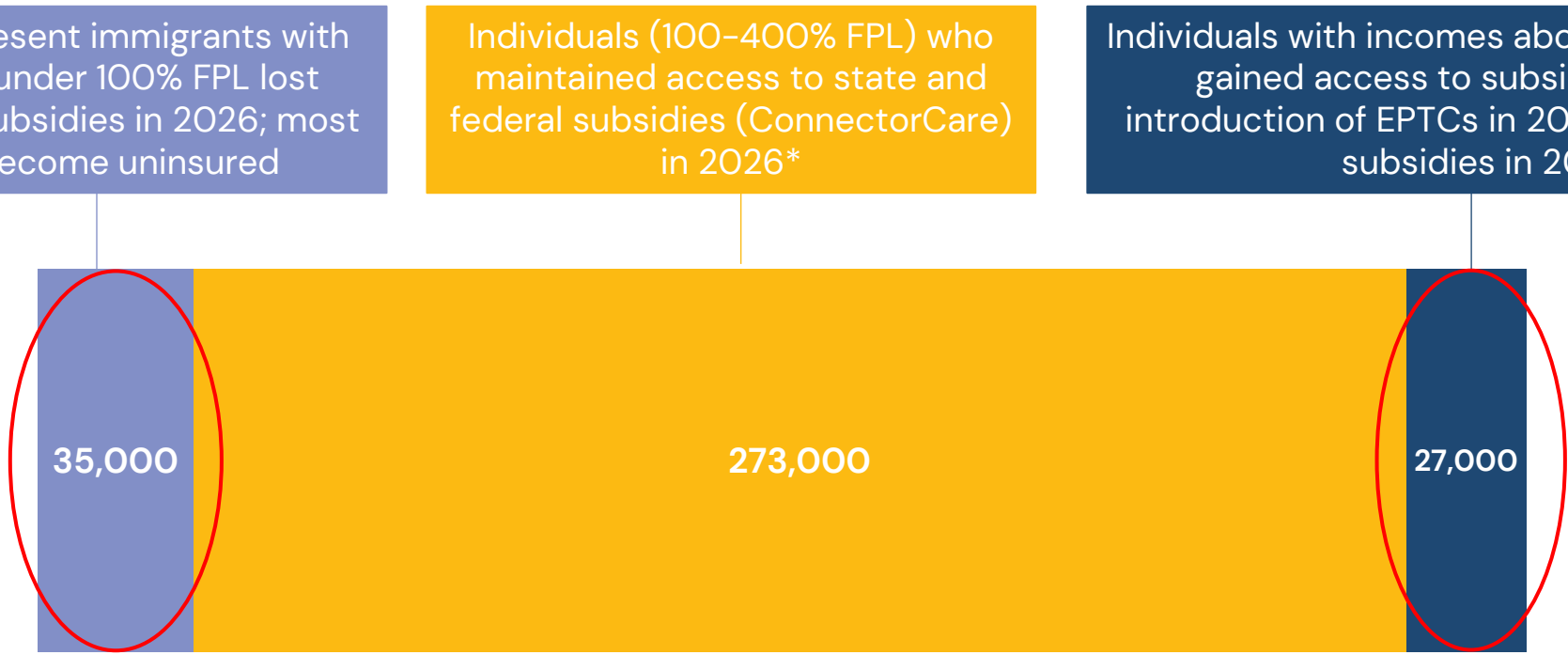
Chart Data: Nancy Wagman. "What Is the Actual Cost of MassHealth in State Fiscal Year 2025?," BCBSMA Foundation, May 2024, https://www.bluecrossmafoundation.org/publication/what-actual-state-cost-masshealth-state-fiscal-year-2025.

A CLOSER LOOK:
KEY MEDICAID AND MARKETPLACE ELIGIBILITY CHANGES IN OB3

MARKETPLACE ELIGIBILITY CHANGES – PART 1

1. Eliminated eligibility for subsidized coverage – Advance Premium Tax Credits (APTCs) and ConnectorCare – for lawfully present immigrants with incomes under 100% of the federal poverty level (FPL).
2. Congress did not extend Enhanced Premium Tax Credits (EPTCs) – either through OB3 or through other legislation – so they expired as scheduled on December 31, 2025.

In Effect as of:
January 1, 2026



*In 2026, the state invested $250 million to help offset most premium increases for people with incomes up to 400% FPL.

Chart Data: Massachusetts Health Connector and MassHealth "Federal Changes and the Massachusetts Health Coverage Landscape: Massachusetts Impact and Response," May 2026.

MEDICAID ELIGIBILITY CUTS: IMMIGRANT COVERAGE RESTRICTIONS

Eliminates Medicaid and Children's Health Insurance Program (CHIP) eligibility for many lawfully present immigrants.

In Effect as of:
October 1, 2026

Eligibility is restricted to the following:

- ✓ Lawful permanent residents ("green card" holders) – for more than five years
- ✓ Cuban and Haitian entrants
- ✓ Compact of Free Association (COFA) migrants lawfully residing in the United States
- ✓ At the state option, lawfully residing children and pregnant people

Eliminates eligibility for:

- X Refugees
- X Individuals granted parole for at least one year
- X Individuals granted asylum or related relief
- X Individuals from Iraq and Afghanistan admitted on special immigrant visas
- X Certain abused spouses and children
- X Certain victims of trafficking
- X Native American tribal members who were born in Canada

IMPACT: ~7,300 MassHealth members have been impacted by these eligibility changes.

MARKETPLACE ELIGIBILITY CHANGES – PART 2



Eliminates eligibility for subsidized coverage – APTCs and ConnectorCare – for many lawfully present immigrants with incomes at or above 100% FPL.



Effective Date:
January 1, 2027

Eligibility is restricted to the following:

- ✓ Lawful permanent residents ("green card" holders)
- ✓ Cuban and Haitian entrants
- ✓ Compact of Free Association (COFA) migrants lawfully residing in the United States

Eliminates eligibility for:

- X Refugees
- X Individuals granted asylum
- X Individuals with Temporary Protected Status
- X All other types of lawfully present non-citizens



IMPACT: ~33,000 Health Connecter members across income ranges (at or above 100% FPL) will lose access to subsidies.

MEDICAID ELIGIBILITY CUTS: WORK & EDUCATION REQUIREMENTS

Requires states to implement work and education requirements as a condition of Medicaid eligibility for certain adults ages 19 through 64.

Effective Date:
January 1, 2027*

In a month, individuals must report that they meet one or a combination of:

- ✓ Work, volunteer, and/or participate in an approved job training for at least 80 hours
- ✓ Be enrolled in an educational program, at least half-time

*Requirement may also be met by having a household income of $580 or more per month.***

Work and education requirements apply to the Medicaid Expansion population, which in Massachusetts is primarily adults aged 19-64 who:

- Do not have dependent children, and
- Are not enrolled in or applying for MassHealth on the basis of a disability or a pregnancy.

Exempt populations include:

- Individuals who are medically frail^
- Former foster youth under age 26
- Incarcerated or recently released from incarceration
- Participating in certain drug or alcohol addiction treatment programs

IMPACT: *See next slide for impact estimate.*

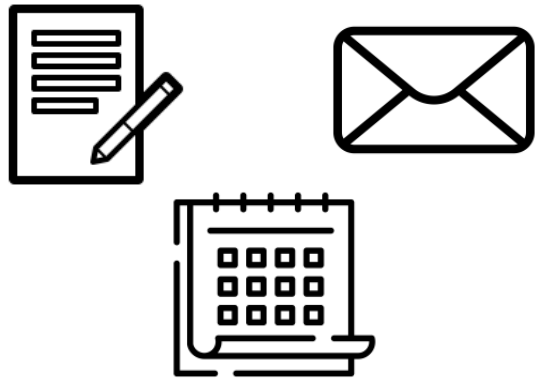
*On November 13, 2026, CMS announced that states can request an optional "hold harmless" transition period for up to six months through June 30, 2027. During this time, states that elect this option may suspend denials of eligibility and disenrollments when otherwise eligible individuals do not demonstrate compliance with Medicaid work requirements.
**Income is based on household modified adjusted gross income.
^On June 1, 2026, CMS issued an interim final rule on Medicaid work requirements. In addition to having a qualifying condition (defined as those who have a "serious or complex medical condition," "substance-use disorder," "disabling mental disorder," or "disability"), individuals must also demonstrate that the condition "significantly impairs" their ability to work.

MEDICAID ELIGIBILITY CUTS: SIX-MONTH REDETERMINATIONS

Requires states to redetermine Medicaid eligibility every six months, instead of every 12 months, for certain adults.

Effective Date:
January 1, 2027^

- In Massachusetts, this will primarily impact adults (aged 19-64) who do not have dependent children and do not qualify for MassHealth based on a disability or a pregnancy.*
- Approximately 310,000 current members are expected to be impacted by work and education requirements and/or six-month renewals.**



IMPACT: ~175,000 MassHealth members expected to lose coverage due to work and education requirements ***and*** six-month redeterminations.

* Other exemption categories include individuals who are less than 12 months postpartum and certain American Indians or Alaska Natives.
** While six-month renewals and work requirements largely apply to the same group, there are some individuals who may only be subject to one of these changes.
^ For renewals or new applications scheduled on or after this date.

Thank You

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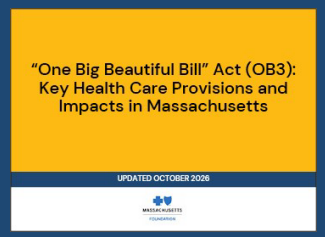


The Foundation's latest resource on the key health care provisions in OB3 and its impacts in Massachusetts is available at: https://www.bluecrossmafoundation.org/publication/one-big-beautiful-bill-act-ob3-key-health-care-provisions-and-impacts-massachusetts-0

HCFA
Health Care For All
MASSACHUSETTS



Keeping people connected to care

Statewide outreach and education on MassHealth changes

Jennifer Lemmerman, Executive Director
Health Care For All

Public Health Institute of Western Massachusetts
November 20, 2026

A coverage notice arrives. What happens next?



Does this change apply to me?

What do I need to do to keep coverage?

Where can I get help?

Clear information and a connection to help can prevent avoidable coverage gaps.

The HelpLine connects people to next steps

1. **A person calls with a notice or a question about coverage.**
2. **A counselor helps them understand their situation and available options.**
3. **The counselor helps with enrollment or resolving a coverage problem.**

Free, multilingual assistance: 800-272-4232

Recurring problems inform our work with state partners and policy advocacy.

A statewide campaign with local reach



Health Care For All works with MassHealth and community partners to help people understand the changes and get assistance.

COMMUNITY OUTREACH

Nearly 50 community organizations bring information and assistance to the people they serve.

TRAINING AND SUPPORT

Health Care For All supports partners with training and technical assistance as implementation evolves.

INDIVIDUAL ASSISTANCE

The HelpLine helps people understand their coverage and resolve enrollment questions or challenges.

Resources people can use now

MassHealth's screener helps members understand whether new work and education requirements may apply.

The communications toolkit includes member-facing flyers, posters, and social media graphics.

Members can update contact information and read and respond to **MassHealth notices.**

Enrollment assisters and the HelpLine can help people understand their individual situation.

Screener, toolkit, and updates: mass.gov/MassHealthMemberChanges

What assisters are hearing

People are confused about what the changes mean for their coverage.

They want information now so they can prepare and avoid losing coverage.

They want to know where to turn for help if they lose coverage.

There is urgency to give people clear information and a connection to help.

Small businesses can help workers stay covered



Share official information and a clear referral to help.

Help workers access pay or employment records when requested.

Make room for workers to respond to notices and reach assistance.

Individual circumstances matter. An enrollment assister can help workers understand their options.

A clear connection to help

People need to know where to turn before a coverage problem interrupts their care.

RESOURCES

- MassHealth updates, screener, and communications toolkit
- mass.gov/MassHealthMemberChanges
- Health Care For All HelpLine: 800-272-4232

Local partners make this statewide response accessible in their communities.

Jennifer Lemmerman
jlemmerman@hcfama.org

Connecting with Community Members

Revitalize CDC's outreach to community members navigating MassHealth

By: Nicole Garrity

Revitalize CDC
Rebuilding our Community Since 1992

Outreach Efforts

- **Community Outreach Events**
- **Social Media Posts**
- **Flyer/Brochure Distribution**
- **Connections with Community Partners**
- **Presentations –** ‘Navigating the OB3 – MassHealth Mandates’





In-Person Reach: **1,526** people

Digital Reach: **3,280** views

Community Response

"How will I know if I need to meet the new work requirements?"

"I received a blue envelope from MassHealth. What can I do to keep my coverage?"

"My son is on MassHealth and I'm worried he might be non-exempt from losing his coverage. How can you help?"

"I just got laid off from my job. Can you help me get MassHealth?"

"People do not know about these upcoming changes. How can they stay informed?"

Community Discoveries:

- Many community members are not aware of the upcoming changes to MassHealth.
- Those who are not directly impacted by the changes with MassHealth may know someone who is.
- Community members have difficulty understanding whether or not they may be impacted due to frequent policy changes.



Current Initiatives to Continue to Improve Outreach to Reduce Challenges

The Challenge	The Solution
Reaching community members who may face barriers to attending community events.	Utilization of more accessible spaces, virtual outreach opportunities, & more.
Informing more community members about the upcoming changes to MassHealth.	Continued outreach & networking with community partners.
Completing needs assessments of which areas in Springfield seek the most support with changes to MassHealth.	Continuing to explore new locations and new connections for outreach and education.

Upcoming Events



Office Hours:

Tuesdays

9:00 AM - 12:00 PM

Thursdays

9:00 AM - 12:00 PM

DECEMBER

12/1: Springfield Central Public Library
12/8: United Way Food Pantry
12/15: Springfield Central Public Library
12/15: United Way Food Pantry
12/16: Virtual Information Night

JANUARY

1/5: United Way Food Pantry
1/12: United Way Food Pantry
1/20: Virtual Information Night

Interested in having us join an upcoming event?

Contact us at:

hcfa@revitalizecdc.com

413-788-0014

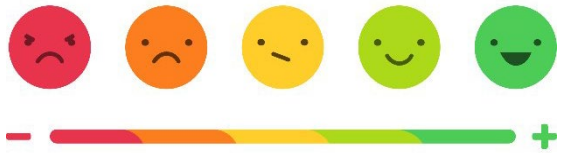
Join Us!

MassHealth Assistance Appointments:

Virtual Information Night Zoom Registration:

Thank You!

Email: hcfa@revitalizecdc.com
Call: 413-788-0014



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https://www.surveymonkey.com/r/healthins110626