

**JOINT COMMITTEE ON FINANCIAL SERVICES  
2025-2016 (194<sup>th</sup>) BILL SUMMARY**

**Bill No:** H1204

**Title:** AN ACT ESTABLISHING PREGNANCY AS A QUALIFYING EVENT

**Sponsor:** Rep. Bradley H. Jones, Jr. (*North Reading*)

**Hearing Date:** October 27, 2025

**Reporting Deadline:** December 3, 2025

**Similar Matters:** None

**Prior History:**

2023-24 (H1052): Ordered to a House Study

2021-22 (H1122): Ordered to a House Study

2019-20 (H1015): Ordered to a House Study

**CURRENT LAW:**

*M.G.L. c. 112 Registration of Certain Professions and Occupations*

Enrollees may transfer from a health plan or enroll in a health plan outside of the open enrollment period during a special enrollment period established by the Connector for one of the following reasons:

- (a) The enrollee experiences a triggering event, as set forth in *45 CFR § 155.420§ 155.420 Special enrollment periods*. The Exchange must provide special enrollment periods consistent with this section, during which qualified individuals may enroll in qualified health plans (QHPs) and enrollees may change QHPs, and applicable state law.
- (b) A qualified individual is determined newly eligible for a Connector Care plan in accordance with *956 CMR 12.08: Eligibility Effective Dates for Connector Programs for Non-group Health Plans*  
In general, any eligibility determination for non-group Health Plans, including a change in eligibility in accordance with 956 CMR 12.07, will be effective on the first day of the month following the month in which the Connector notifies the eligible individual of the eligibility determination.
- (c) The enrollee changes plan types in accordance with *956 CMR 12.04(3) Eligibility for Connector Care*  
To be eligible for Connector Care, an individual must:
  - 1. Have an expected Household MAGI for the year for which the individual is seeking Connector Care that is at or below 500% of the FPL; and
  - 2. Meet the eligibility requirements for a Non-group Health Plan with APTC only, as set forth in 956 CMR 12.04(2)(a) and (b).

(d) The enrollee has been approved for a hardship waiver in accordance with *956 CMR 12.12*; An individual who is granted a waiver or reduction will be allowed to enroll in a Health Plan, as made available to that individual through the Health Connector. At the end of the waiver or reduction period, the individual may submit another request if the extreme financial hardship persists. Enrollees who have been approved for a waiver or reduction of premium or whose waiver or reduction period has ended may transfer to a different Health Plan within 60 days.

**SUMMARY:**

- The Commonwealth Connector will designate pregnancy as a qualifying event to enroll in health insurance coverage.
- A pregnant individual will be eligible to enroll into a health plan within 30 days of the commencement pregnancy's commencement.
- A licensed health care provider will certify the pregnancy.
- Coverage will be effective as of the first date of the month in which the Connector receives the certification.