

## **Joint Committee on Health Care Financing 2025-2026 (194th) Bill Summary**

<b><u>Bill Number:</u></b>	House, No. 1378
<b><u>Title:</u></b>	AN ACT RELATIVE TO ASSET LIMITS FOR MASSHEALTH
<b><u>Sponsor:</u></b>	Representative Michael P. Kushmerek (Fitchburg)
<b><u>Hearing Date:</u></b>	July 1, 2025
<b><u>Reporting Deadline:</u></b>	August 30, 2025
<b><u>Prior History:</u></b>	2023-24 (H1213): Ordered to a House Study
<b><u>Similar Matters:</u></b>	S878 (Kennedy, R. – Identical, Health Care Financing)

### **Current Law:**

**M.G.L. Ch. 118E § 1** designates the Executive Office of Health and Human Services [EOHHS] as the single state agency responsible for the administration of any programs of medical assistance and medical benefits established pursuant to Chapter 118E. The Secretary of EOHHS is authorized to take actions, through the division of medical assistance [DMA] and the secretary of aging and independence, as appropriate, in this capacity, in accordance with section 2 of Chapter 118E.

**M.G.L. Ch. 118E § 9** establishes the Massachusetts Medicaid program and outlines its basic eligibility criteria.

**M.G.L. Ch. 118E § 9A** authorizes DMA to implement a combined Medicaid program and Children's Health Insurance Program (CHIP), known as MassHealth, in accordance with the terms and conditions of a demonstration project approved by the Secretary pursuant to section 1115(a) of the Social Security Act, 42 U.S.C. Section 1315(a) or any other federal waiver or demonstration authority and lists beneficiary categories for whom MassHealth may provide medical benefits.

- On September 28, 2022, CMS approved the Commonwealth's request to extend the MassHealth demonstration (Project Number 11-W-00030/1 and 21-W00071/1), in accordance with section 1115(a) of the Social Security Act (the Act), effective October 1, 2022, through December 31, 2027.

**M.G.L. Ch. 118E § 16C** establishes the Massachusetts Children's Health Insurance Program (CHIP) and outlines its basic eligibility criteria.

**M.G.L. Ch. 118E § 25** pertains to income and resource exemptions for MassHealth eligibility and requires that certain assets be excluded from consideration for the purpose of determining an applicant's financial eligibility for enrollment in MassHealth, including various forms of personal property.

- Pursuant to clause (3) of paragraph 1 of section 25, non-countable assets include "personal property not otherwise excluded in an amount not exceeding the minimum resource amount required under Title XIX." In general, this limits the value of these non-countable assets to \$2,000 for an individual and \$3,000 for a couple, with some variation for specific MassHealth medical benefit programs and beneficiary categories.

**130 CMR 520** governs the methods, policies, procedures, standards and criteria for determinations of financial eligibility for MassHealth

**Summary:** The proposed legislation amends "subsection" (3) of section 25 of chapter 118E to increase the non-countable assets allowance for "personal property not otherwise excluded" from consideration for the purpose of determining an applicant's financial eligibility for enrollment in MassHealth from \$2,000 to \$10,000 for an individual and from \$3,000 to \$15,000 for a married applicant