

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

<u>Bill Number:</u>	House, No. 1414
<u>Title:</u>	AN ACT REGARDING MEDICARE SAVINGS PROGRAM ELIGIBILITY
<u>Sponsor:</u>	Representative Steven Ultrino (Malden)
<u>Hearing Date:</u>	July 1, 2025
<u>Reporting Deadline:</u>	August 30, 2025
<u>Similar Matters:</u>	S879 (Lewis – Identical, Health Care Financing)
<u>Prior History:</u>	2023-24 (H1249/S769): H1249 reported favorably to House Ways and Means, accompanied by S769. No further action.

Current Law:

Chapter 118E of the General Laws pertains to the state Medicaid program (MassHealth).

M.G.L. Ch. 118E § 9 governs MassHealth eligibility.

M.G.L. Ch. 118E § 25 sets the income and resource exemptions for MassHealth eligibility.

130 CMR 520.00 establishes countable and non-countable assets in determining MassHealth eligibility.

130 CMR 520.003 limits the total value of assets owned by or available to an individual applying for or receiving MassHealth to \$2,000.

42 USC §1395w-114(a)(3) outlines premium and cost-sharing subsidies for low-income individuals including determination of eligibility.

Summary:

The proposed legislation amends section 25 of chapter 118E to include the value of life insurance policies owned by an applicant or member or their spouse under the list of resources exempt from eligibility determination. The legislation also increases the total amount of resources exempt from eligibility determination from \$2,000 to \$10,000 per individual and \$3,000 to \$20,000 per couple - further clarifying that monthly income that does not exceed 138% of the poverty level (\$1,799 per individual; \$2,425 per couple) should not be taken into consideration when determining MassHealth eligibility. The division of medical assistance is required to submit a state plan amendment and promulgate regulations necessary for implementation.