



*The Commonwealth of Massachusetts
Commonwealth Health Insurance Connector Authority
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To: Clerk Michael Hurley, Clerk of the Senate
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Chairman John Lawn, House Committee on Health Care Financing
Chairman Michael Rodrigues, Senate Committee on Ways and Means
Chairman Aaron Michlewitz, House Committee on Ways and Means
Chairman William Driscoll, Senate Committee on Public Health
Chairwoman Marjorie Decker, House Committee on Public Health

From: Audrey Morse Gasteier, Executive Director of the Health Connector

Date: July 1, 2026

Re: The 2026 ConnectorCare Expansion Pilot Report to the Legislature

Pursuant to section 81 of Chapter 28 of the Acts of 2023, the Health Connector is reporting on the second year of the expansion of the ConnectorCare program to individuals with household income between 300 and 500 percent of the federal poverty level. This expansion was initially passed as a two-year pilot and later extended for a third year, through 2026, by section 96 of Chapter 9 of the Acts of 2025. Please find the second evaluation of the pilot as requested in the enabling statute attached. An additional report on the third year of the ConnectorCare Expansion pilot will be submitted by July 1, 2027.

ConnectorCare expansion has provided thousands of Massachusetts residents with the opportunity to access affordable health insurance coverage, improving their access to health care services and their financial security. The 2026 ConnectorCare Expansion Pilot Report to the Legislature details the impact of the ConnectorCare expansion to date and examines trends over the first two and a half years of the pilot period, including:

- As of June 2026, more than 155,000 unique Massachusetts residents have received coverage through the ConnectorCare expansion pilot at some point over the 30 months it has been in place
- Nearly 49,000 people currently have access to more affordable health insurance coverage through the ConnectorCare expansion pilot in June 2026
- Due to changes in federal policy affecting eligibility for federal Affordable Care Act (ACA) premium tax credits, income eligibility for the ConnectorCare expansion pilot changed

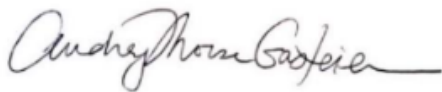
from up to 500 percent of the federal poverty level to up to 400 percent of the federal poverty level, effective January 1, 2026, as ConnectorCare eligibility is predicated on eligibility for federal premium tax credits

- Eighty-eight percent of ConnectorCare expansion pilot enrollees reported that they or a family member have used health care services since enrolling in ConnectorCare
- Eighty-two percent of pilot enrollees agree that it was easy to find a health care provider that speaks their or their family member's language, respects their or their family member's culture, or both
- Residents who lost eligibility for ConnectorCare because their income was between 400 and 500 percent of the federal poverty level experienced an average premium increase of 77 percent, or \$262 per member per month (PMPM), increasing from \$342 PMPM in late 2025 to \$604 PMPM in early 2026
- Enrollees report appreciation for low out-of-pocket costs and no deductibles, which enable them to get access to vital health care services
- The ConnectorCare expansion provides many enrollees with a pathway to continuous coverage, filling gaps between employment and offering an affordable pathway to coverage for self-employed Massachusetts residents and others in need of affordable health coverage

The Health Connector will continue to build on its 20-year legacy of providing Massachusetts residents with access to high-quality health insurance, responding to consumer needs and an ever-evolving policy and market landscape. The Health Connector looks forward to working with the legislature and other stakeholders to help Massachusetts continue to lead the nation in health reform and coverage expansion.

It is our hope you will find this report informative. We look forward to responding to any questions that you may have and would be happy to provide supplementary information or review any of the topics discussed in the report at your request.

Sincerely,

A handwritten signature in black ink, reading "Audrey Morse Gasteier". The signature is fluid and cursive, with a long horizontal flourish at the end.

Audrey Morse Gasteier
Executive Director, Health Connector