



MAURA T. HEALEY
Governor

KIMBERLEY DRISCOLL
Lieutenant Governor

The Commonwealth of Massachusetts
Commonwealth Health Insurance Connector Authority
100 City Hall Plaza
Boston, MA 02108

KIAME MAHANIAH, MD, MBA
Board Chair

AUDREY MORSE GASTEIER
Executive Director

To:

Clerk Michael Hurley, Clerk of the Senate
Clerk Timothy Carroll, Clerk of the House of Representatives
Chairwoman Cindy Friedman, Senate Committee on Health Care Financing
Chairman John Lawn, House Committee on Ways and Means
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: September 25, 2026

Re: Notice of Change to Minimum Creditable Coverage Regulations at 956 CMR 5.00
Pursuant to M.G. L. c. 176Q Section 3(s)

Pursuant to Massachusetts General Law, Chapter 176Q, Section 3(s), enclosed, please find a copy of the amendments to existing regulation 956 CMR 5.00 – “Minimum Creditable Coverage”. These regulation amendments were approved by the Health Connector Board of Directors on May 14, 2026, to be filed with the Secretary of the Commonwealth in December 2026 for publication to allow for the amendments to take effect for calendar year 2027.

The purpose of the amendments to existing regulation 956 CMR 5.00 is to change the definition of “Preventive Health Services” to ensure that Massachusetts residents who are seeking to satisfy the Commonwealth’s individual mandate, which requires them to enroll in health insurance coverage meeting minimum creditable coverage standards if it is affordable or pay a penalty on their state income tax returns, enroll in coverage that includes a complete and medically appropriate set of preventive services, such as vaccines, without any cost-sharing. The Health Connector Board of Directors issued those amendments for public comment on February 12, 2026, and a public hearing was held on April 2, 2026. The Health Connector received only two written comments, both in support of the proposed amendments, and no other comments or testimony. Because the regulations at 956 CMR 5.00 concern the types and quality of coverage a resident of Massachusetts needs to demonstrate on their annual tax return, the publication filing with the Secretary of the Commonwealth is being delayed to ensure that the amendments only take effect at the beginning of a new tax year.

If you have any questions regarding the enclosed amendments to 956 CMR 5.00, please do not hesitate to contact the Health Connector. Thank you for your attention to this matter.

Sincerely,



Audrey Morse Gasteier
Executive Director, Health Connector

Enclosures: Amendments to 956 CMR 5.00 "Minimum Creditable Coverage"