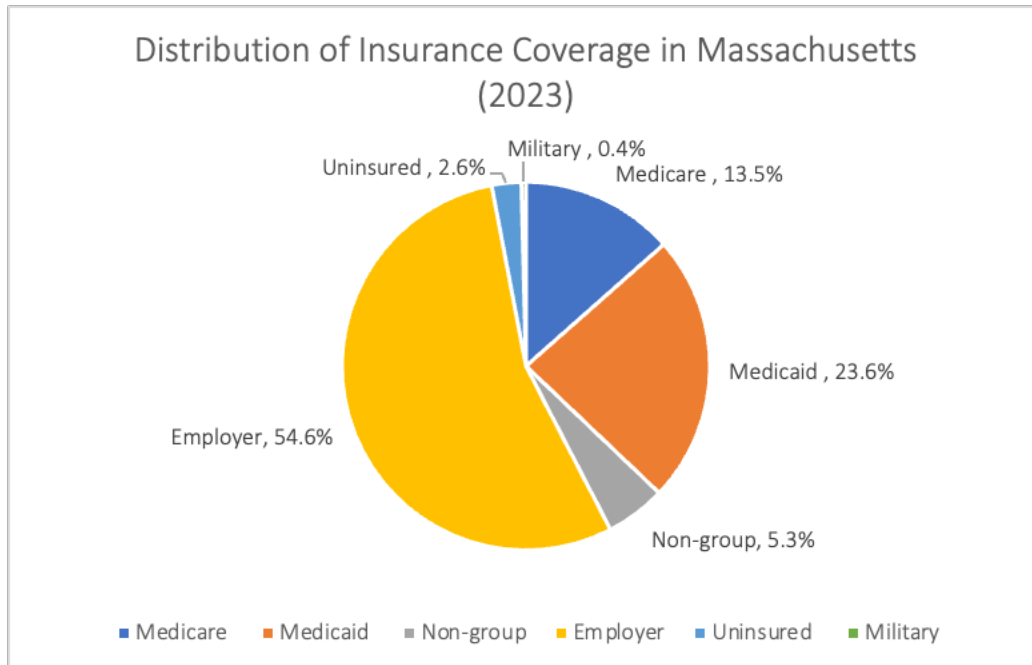


Massachusetts

Sources of Insurance Coverage



**Source: KFF, Health Insurance Coverage of the Total Population, 2023*

Medicare

In Massachusetts, [913,400](#) residents are enrolled in Medicare, 13.5% of the state's population (2023 data). Of those, [35%](#) are enrolled in a Medicare Advantage plan. For Massachusetts residents in the traditional Medicare program, the Division of Insurance (DOI) regulates Medicare supplemental plans and publishes enrollment reports for Medicare supplemental policies and Medicare Advantage plans [here](#).

Medicaid and the Children's Health Insurance Program (CHIP)

In Massachusetts, [almost 1.6 million people](#), 23.6% of the population (2023 data), are enrolled in MassHealth, the state's Medicaid and CHIP program. Massachusetts covers [507,000](#) low-income adults under the Affordable Care Act's Medicaid expansion. MassHealth covers children with family income up to 305% of the federal poverty level (FPL). Approximately [31%](#) of all births in Massachusetts are covered by MassHealth.

In Massachusetts, publicly funded children's health coverage is operated as a combination of the Medicaid and CHIP programs. Medicaid covers infants in households with incomes up to [205% FPL](#) (up to 155% FPL for older children) and CHIP covers children in households with incomes up to 305% FPL.

In Massachusetts, most Medicaid and CHIP enrollees receive benefits via private managed care organizations. These insurers have contracts with [MassHealth](#).

Employer-sponsored Insurance

In Massachusetts, [3.7 million](#) people are covered by employer-sponsored insurance (ESI), or 54.6% of the total state population (2023 data). Approximately [54.1%](#) of private employers in Massachusetts offer ESI. However, offer rates vary significantly by size of firm. In Massachusetts, 98.4% of large firms (50 or more employees) offer ESI, while only 39% of small employers offer ESI.

In Massachusetts, approximately [37.6%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 51.3% self-fund at least one health plan.

Individual Market Insurance

Approximately [5.6%](#) of Massachusetts residents are enrolled in the individual market (2022 data). In 2023, [311,199](#) Massachusetts residents selected a plan through the Affordable Care Act Marketplace, which is known as the Massachusetts Health Connector and is run by the state. It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Massachusetts leverages both federal Advance Premium Tax Credits and state funding to pay for income-based premiums and cost-sharing for plans offered through the Health Connector; beginning in January, 2024, Massachusetts expanded income eligibility for this help to 500% FPL under a [two-year pilot](#).

The Health Connector also establishes the coverage and affordability standards for [minimum creditable coverage](#) under Massachusetts' individual insurance mandate. Adults in Massachusetts must carry health insurance—through an employer, a public plan, or purchased themselves—that meets these standards.

Individual market health insurance (both through and outside of the Health Connector) is regulated in Massachusetts by DOI, which conducts oversight to ensure compliance with both state and federal health insurance laws.

Other Coverage

Some Massachusetts residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [0.4%](#), or 27,400 residents.

The Uninsured

Approximately [2.6%](#), or 177,500 Massachusetts residents are uninsured (2023 data). Massachusetts has the [lowest](#) uninsured rate in the country. Among the non-elderly, people of color are more likely to be uninsured in Massachusetts than White people. People who are

Hispanic have the highest [uninsured rate](#) (5.4%), followed by Black people (4.2%), and multi-race (4%) residents. White residents have the lowest uninsured rate (2.2%) among all racial groups.¹ Lack of insurance is also highly correlated with income. Approximately [5.8%](#) of non-elderly people under 100% FPL are the uninsured in Massachusetts, while just 1.6% of people over 400% FPL are uninsured.

State Regulators: Massachusetts

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Massachusetts is based in Boston. Media inquiries may be submitted [here](#).

Massachusetts Division of Insurance (DOI)

The Massachusetts Division of Insurance, a component of the Executive Office of Economic Development, regulates the business of insurance in the state of Massachusetts. For health insurance companies, DOI is responsible for:

- **Licensure:** All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with DOI on a regular basis. DOI performs a [comprehensive financial examination](#) of licensed insurers every five years. Lists of insurance plans, HMO plans and preferred provider plans authorized to offer insurance in Massachusetts are available [here](#). DOI also maintains a registry of third-party administrators (TPAs) that administer benefits for self-funded employer plans and publishes annual reports on these plans, which are available [here](#).
- **Form review:** DOI reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), No Surprises Act, as well as state benefit mandates and network adequacy standards.
- **Rate review:** Health insurers offering plans to individuals and employers with fewer than 50 employees, as well as HMOs offering plans to large employers, must submit proposed base premium rates and rating factors on an annual basis to DOI. The agency has the authority to disapprove proposed rates if they are found to be excessive, inadequate, unreasonable, discriminatory, or not actuarially sound. Filing summaries for plans' proposed and final 2025 rates can be found [here](#).
- **Marketing:** DOI is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses and provides oversight of insurance agents and brokers.
- **Enforcement:** DOI has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease and

¹ Our source does not report health insurance status for American Indians/Alaska Natives for Massachusetts because this data has a relative standard error over 30 percent.

desist order, imposing fines, or seeking an injunction. DOI reports the results of company market conduct examinations [here](#). Consumers can file complaints against insurers [here](#).

Health Policy Commission, Office of Patient Protection

Under the ACA, insurers must provide enrollees with an internal review of adverse benefit decisions and the right to an external, independent appeal. The Office of Patient Protection (OPP) within the Health Policy Commission operates Massachusetts' [external review system](#). The OPP also publishes an [annual report](#) on plans' data on internal and external review.

MassHealth

MassHealth runs the state's Medicaid and CHIP programs, and manages contracts with the managed care entities (MCEs), including accountable care organizations (ACOs) and managed care organizations (MCOs), that deliver Medicaid and CHIP benefits. A full list of participating ACOs and MCOs is available [here](#).

MassHealth tracks MCE performance on selected quality measures and contracts for external quality reviews of MCEs, including assessments of quality, timeliness, and access to care. The results of these reviews are published [here](#).

MassHealth can conduct an enforcement action against an MCE if it fails to meet its contract obligations. Enforcement actions can include requiring the MCE to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the MCE's contract.

Massachusetts Health Connector

The Massachusetts Health Connector manages Massachusetts' ACA Marketplace, which offers individual and small group coverage in a merged market. Participating carriers can be found [here](#).

Massachusetts Attorney General's Office (AGO)

The Massachusetts Attorney General's Office represents the Commonwealth in court when there is an action against an insurance company, provider entity, or individuals engaged in potentially fraudulent activity. In addition, the Attorney General's Health Care Division accepts [complaints](#) about insurance claims and provider bills. A downloadable database of consumer complaints is available [here](#).

Other Sources of Information

Health Insurance Navigators and Consumer Assisters

Massachusetts partners with community-based organizations to help consumers determine their eligibility for subsidized coverage programs and help them with post-enrollment questions. A list of these navigators can be found [here](#) while a [searchable index](#) of navigators and other application assisters is also on Health Connector website. In addition, Health Care for All runs a multilingual consumer [helpline](#).

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