



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

Bulletin 2022-09

To: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations

From: Gary D. Anderson, Commissioner of Insurance 

Date: September 13, 2022

Re: Guidance Regarding Open Enrollment Period for Benefit Year 2023

The Massachusetts Division of Insurance (“Division”) issues this Bulletin 2022-09: Guidance Regarding Open Enrollment Period for Benefit Year 2023 (“Bulletin”) to provide guidance in connection with the 2023 open enrollment period for the Commonwealth of Massachusetts. The Division has collaborated with the Commonwealth Health Insurance Connector Authority (the “Connector”) in developing this Bulletin, which supplements Bulletin 2014-11: Open Enrollment for Insured Health Benefit Plans.

For the 2023 benefit year, the U.S. Department of Health and Human Services (“HHS”) has established that the annual exchange open enrollment period will commence on November 1st and extend through January 15th of the calendar year in which the benefit year begins. However, HHS has permitted states with their own state-based exchanges to extend open enrollment under existing authority.

The Connector has informed the Division that it is scheduling a Special Open Enrollment Period so that the Massachusetts open enrollment period for eligible individuals will begin November 1, 2022 and will end on January 23, 2023.

M.G.L. c. 176J, § 4(a)(3) provides that the “open enrollment period shall be from October 15 to December 7, inclusive, unless otherwise designated by the Commissioner.” To ensure that the dates of the open enrollment period both on and off the Connector are the same, the 2023 benefit-year open enrollment period for the commercial non-group market will also run from November 1, 2022 through January 23, 2023. For persons enrolling through the Connector, the January 23rd open enrollment closing date aligns with the Connector’s plan selection and due dates for payment on the 23rd of the month and will allow consumers some additional time to enroll in or switch health plans.

If you have any questions about this Bulletin, please contact Niels Puetthoff, Director of Bureau of Managed Care, at (617) 521-7326 or at Niels.Puetthoff@mass.gov.