



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

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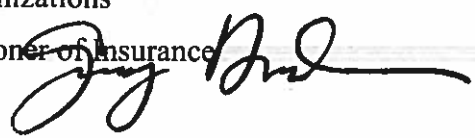
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COMMISSIONER OF INSURANCE

**BULLETIN 2023-06**

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

From: Gary D. Anderson, Commissioner of Insurance 

Date: January 4, 2023

Re: Required Health Insurance Coverage for Eligible Disabled Dependents Age 26 and Older

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The Division of Insurance (“Division”) issues this Bulletin 2023-06 to Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations (“Carriers”) to identify the Division’s expectations regarding Carriers’ requirement to provide dependent health insurance coverage to eligible disabled dependents who live as members of a family group. The Division issues this Bulletin pursuant to Sections 52, 53, 57, 60, and 62 of Chapter 177 of the Acts of 2022, which amend M.G.L. c. 175, §110; M.G.L. c. 176A, §8BB; M.G.L. c. 176B, §4BB; M.G.L. c. 176G, §4T; and M.G.L. c. 176J, §1. These amendments to the above statutes became effective on November 8, 2022.

Currently, carriers must provide health insurance coverage to eligible dependents up to age 26. Chapter 177 of the Acts of 2022 establishes an additional requirement that Carriers shall provide, “as benefits to all individual subscribers and members within the commonwealth” and to “all group members having a principal place of employment within the commonwealth, coverage to eligible dependents under 26 years of age or without regard to age, so long as the dependent, who is covered under the membership of their parent as a member of a family group, is mentally or physically incapable of earning their own living due to disability.”

Carriers will perform any and all needed updates and modifications, including those to enrollment systems, as necessary, to allow subscribers in Massachusetts insured health plans to include all eligible disabled dependents within coverage.

**Carriers Acting As Administrators**

When Carriers are acting as administrators for employment-sponsored non-insured health benefit plans, the Division expects Carriers to encourage plan sponsors to take steps that are consistent with the provisions of this Bulletin 2023-06.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner for the Health Care Access Bureau, at (617) 521-7323.

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