

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

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COMMISSIONER OF INSURANCE

Bulletin 2023-12

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

From: Gary D. Anderson, Commissioner of Insurance 

Date: November 2, 2023

Re: Guidance Regarding Open Enrollment Period for Benefit Year 2024

The Massachusetts Division of Insurance (“Division”) issues this Bulletin 2023-12: Guidance Regarding Open Enrollment Period for Benefit Year 2024 (“Bulletin”) to provide guidance in connection with the 2024 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,

For the 2024 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 16th 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.

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.” The Connector has informed the Division that it is scheduling the Massachusetts open enrollment period for eligible individuals to begin on November 1, 2023 and end on January 23, 2024.

To ensure that the dates of the open enrollment period both on and off the Connector are the same, the 2024 benefit-year open enrollment period for the commercial non-group market will also run from November 1, 2023 through January 23, 2024. 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.