



**Commonwealth of Massachusetts**  
**Executive Office of Health and Human Services**  
**Office of Medicaid**  
[www.mass.gov/masshealth](http://www.mass.gov/masshealth)

## **Eligibility Operations Memo 25-04**

**DATE:** March 2025

**TO:** MassHealth Eligibility Operations Staff

**FROM:** Heather Rossi, Deputy Chief Operating Officer,  
Eligibility Policy and Implementation

**RE: Updated Application for Health and Dental Coverage and Help Paying Costs (ACA-3)**

### **Background**

MassHealth has updated the Application for Health and Dental Coverage and Help Paying Costs (ACA-3). The application packet, most recently revised in March 2025, is for the following populations in Massachusetts.

- People younger than 65 who do not need long-term-care services, either in a nursing facility or in the community
- Parents of children younger than 19
- Adult relatives living with or taking care of children younger than 19 (regardless of the age of the parent or adult relative) when neither parent is living in the home

People in the following categories will need to fill out the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2).

- People 65 or older, including those applying with a spouse who is younger than 65
- People of any age who need long-term-care services, either in a nursing facility or in the community

### **Summary of Changes**

- Updated SNAP checkbox language to facilitate processing
- Updated language on question 11 to conform to the online application
- Added language to Step 5: “Your Household’s Health Coverage” about information sharing requirements
- Removed language about a state employee benefit plan that is no longer available
- Added new language about estate recovery to numbers 10 and 11 of Step 8 (signature page)
- Added new language about information sharing to number 13 of Step 8 (signature page)
- Updated immigration document types to conform to the online application

## Supplies and Use of Revised Forms

The March 2025 version of the ACA-3 is currently available.

Versions of the ACA-3 that are not current will be accepted. MassHealth staff may need to take additional steps to ensure that the application provides all the information necessary to make an eligibility decision. MassHealth staff will also assess whether the information provided aligns with current regulatory requirements and system updates.

## How to Apply

Applicants can use any of the following options.

Individuals are encouraged to apply online at [MAhealthconnector.org](https://mahealthconnector.org). Applying online may be the fastest way to get coverage.

Mail the filled-out, signed application to

Health Insurance Processing Center  
PO Box 4405  
Taunton, MA 02780

Fax the filled-out, signed application to (857) 323-8300.

To apply by phone, applicants can call the MassHealth Customer Service Center at (800) 841-2900, TDD/TTY: 711. They can also call the Health Connector at (800) MA ENROLL ([800] 623-6765).

Go to [mass.gov/masshealth/appointment](https://mass.gov/masshealth/appointment) to make a reservation for a phone or video appointment.

The MassHealth Enrollment Centers (MECs) are open, and we encourage applicants or members to schedule an appointment. For questions, call (800) 841-2900, TDD/TTY: 711.

## Location of Printable Application on the MassHealth Website

The new application (ACA-3) can be downloaded from the MassHealth website.

Go to [mass.gov/lists/masshealth-member-applications](https://mass.gov/lists/masshealth-member-applications).

## Questions?

Have your MEC designee contact the Policy Hotline.

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