



Eligibility Operations Memo 26-08

DATE: August 2026

TO: MassHealth Eligibility Operations Staff

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

RE: **Updated Application for Seniors and People Needing Long-Term-Care Services (SACA-2)**

Background

MassHealth has updated the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2). Revised August 2026, the application is for the following populations in Massachusetts.

- A person 65 or older and living at home who is
 - not the live-in parent of a child younger than 19;
 - not an adult relative living with and taking care of a child younger than 19 years old when neither parent is living in the home;
 - disabled and working 40 hours or more a month or is currently working and has worked at least 240 hours in the six months immediately before the month of application; or
 - has received the MassHealth CommonHealth benefit for 10 years, regardless of employment status.
- A person of any age who needs long-term-care services in a medical institution or a nursing facility.
- A person who is eligible under certain programs to get long-term-care services to live at home.
- A member of a married couple living with their spouse when
 - both spouses are applying for health coverage;
 - there are no children younger than 19 living with them; and
 - one spouse is 65 or older and the other spouse is younger than 65 years old.

A person 65 or older should complete the Application for Health and Dental Coverage and Help Paying Costs (ACA-3) if they meet any of the following exceptions.

- They are a parent of a child younger than 19 who lives with them.
- They are an adult relative living with and taking care of a child younger than 19 when neither parent is living in the home.

Summary of Changes

The following changes were made in the August 2026 version of the SACA-2.

- Updated question 13 of Step 2 to comply with federal legislation in Public Law (P.L.) 119-21, otherwise known as the “Working Families Tax Cut” (WFTC), or the “One Big Beautiful Bill Act” (OB3). The question asks if an applicant is a Lawful Permanent Resident (LPR or green card holder), a Cuban-Haitian Entrant (CHE), or a Compact of Free Association (COFA) migrant. Starting on August 15, 2026, the Massachusetts Health Connector will use this question to inform 2027 eligibility for federal premium tax credits and ConnectorCare. These Health Connector eligibility changes will take effect January 1, 2027. However, MassHealth eligibility changes related to this question will take effect October 1, 2026.
- Edited for grammar, consistency, and plain language.

Supplies and Use of Previous Version of the SACA-2

The August 2026 version of the SACA-2 is now available.

MassHealth will continue to review previous versions of the SACA-2, when applicable.

How to Apply

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

Applicants may also use any of the following options.

- **Mail** the filled-out, signed application to
MassHealth Enrollment Center
PO Box 290794
Charlestown, MA 02129-0214
- **Fax** the filled-out, signed application to (617) 887-8799.
- **Call** the MassHealth Customer Service Center at (800) 841-2900, TDD/TTY: 711 or the Health Connector at (877) MA ENROLL ([877] 623-6765).
- **Go** to www.mass.gov/masshealthappointment 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.

Application on the MassHealth Website

You may access the SACA-2 on the MassHealth website. Go to mass.gov/how-to/apply-for-masshealth-coverage-for-seniors-and-people-of-any-age-who-need-long-term-care.

Questions?

Have your MEC designee contact the Policy Hotline.

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