



Commonwealth of Massachusetts
Executive Office of Health and Human Services
Office of Medicaid
www.mass.gov/masshealth

Eligibility Operations Memo 26-09

DATE: August 2026

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 August 2026, 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 question number 14 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 Revised Forms

The August 2026 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 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.

Questions?

Have your MEC designee contact the Policy Hotline.



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