



OB3: Federal Changes Impacting MassHealth

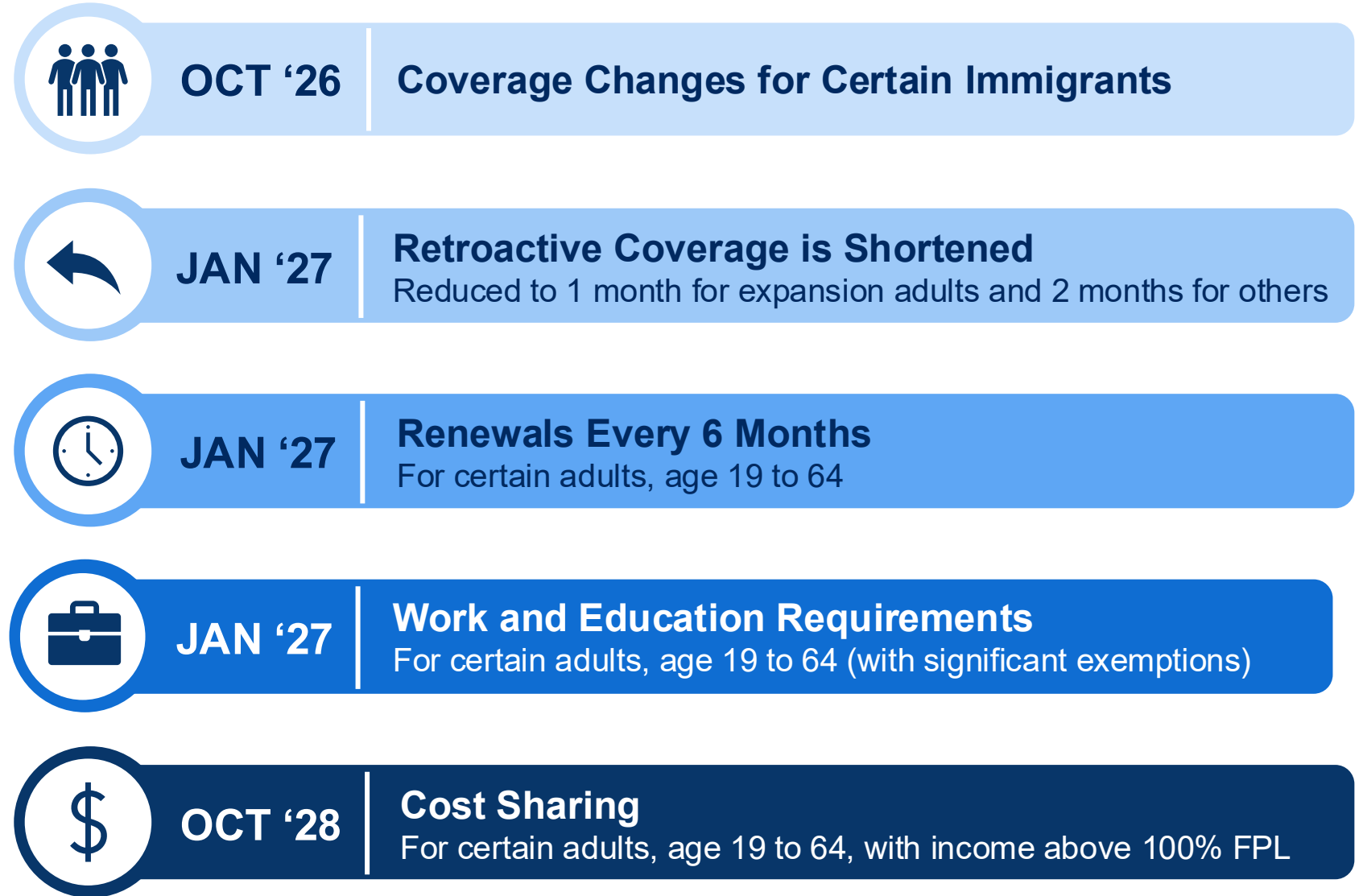
Executive Office of Health and Human Services

August & September 2026

OB3 Changes to Medicaid

What Are the Biggest Eligibility* Changes from OB3?

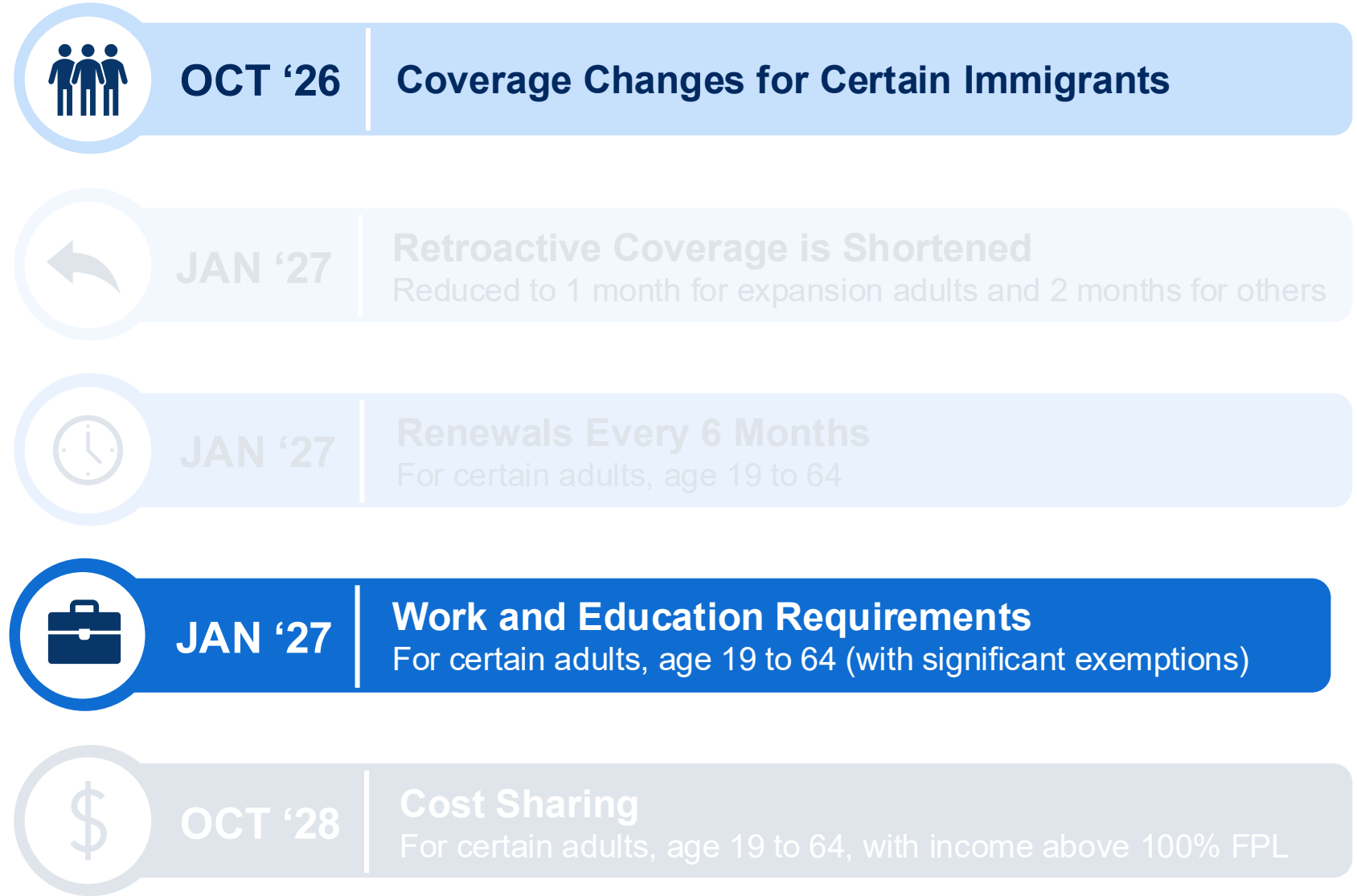
Upcoming Changes to MassHealth Eligibility Due to OB3



**There are additional changes to Medicaid due to OB3; these are the largest eligibility changes for Medicaid*

Biggest Eligibility* Changes from OB3

Upcoming Changes to
MassHealth Eligibility
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Coverage Changes for Certain Immigrants

When does this happen?	October 1, 2026
Who do we think is affected, based on current information?	This affects some members who the federal government says are “Qualified Alien Immigrants” today. This includes about ~7,300 members who are: • Refugees • Asylees • Parolees • Certain victims of abuse and trafficking
What is the change?	These members may lose MassHealth Standard because the federal government will stop paying for part of their care. For the ~7,300 members who are affected: • Adults age 65 or older will generally move to MassHealth Family Assistance* • Disabled adults ages 21 through 64 will generally move to MassHealth Family Assistance* • Adults who are not disabled, ages 21 through 64 will generally move to emergency coverage (MassHealth Limited and Health Safety Net) Children, pregnant members, and members who are postpartum will continue to get full coverage through MassHealth Standard absent other changes in circumstance.

**Family Assistance does not cover Long Term Services and Supports (such as nursing home care) or non-emergency medical transportation*

Work and Education Requirements

When does this happen?	January 1, 2027
Who do we think is affected, based on current information?	Certain adults who are not disabled, ages 19 to 64. However, members do <u>not</u> have to meet this requirement if they meet an exemption, which includes: • They are pregnant or postpartum (that is, they've been pregnant in the last 12 months, no matter how the pregnancy ended); • They are a parent, guardian, or caregiver who is caring for a child under age 14 or someone with a disability; • They have a medical condition or a substance use disorder that “significantly impairs” their ability to work, go to school, or volunteer (referred to as “medical frailty”) • They are in a substance use disorder treatment program; or • They are meeting work requirements through TAFDC (cash benefits), or subject to work requirements through SNAP (food stamps).
What is the change?	Affected members will need to do one of the following activities to keep their MassHealth coverage: • Work or volunteer 80 or more hours in a month; • Participate in a work program for 80 or more hours in a month; • Be enrolled in an educational program at least half-time; • Do a combination of the above activities for 80 or more hours in a month; or • Earn at least \$580 in a month

Note: Members subject to work and education requirements will generally need to renew their coverage every six months (instead of once per year) starting in 2027.

Work and Education Requirements: Population and Member Journey

Population Analysis and Notifying Impacted Members

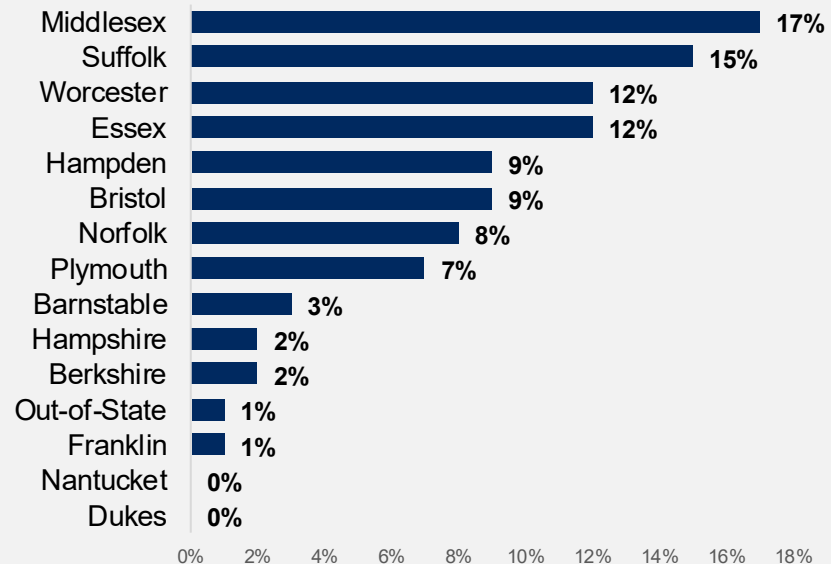
The below data describes members who are likely subject to work and education requirements based on available data. However, some of the ~310K members below will have individual-level exemptions, such as having a complex medical condition or caring for a person with a disability.

~310K

current MassHealth members expected to be impacted by work and education requirements

COUNTY

By % of Impacted Members



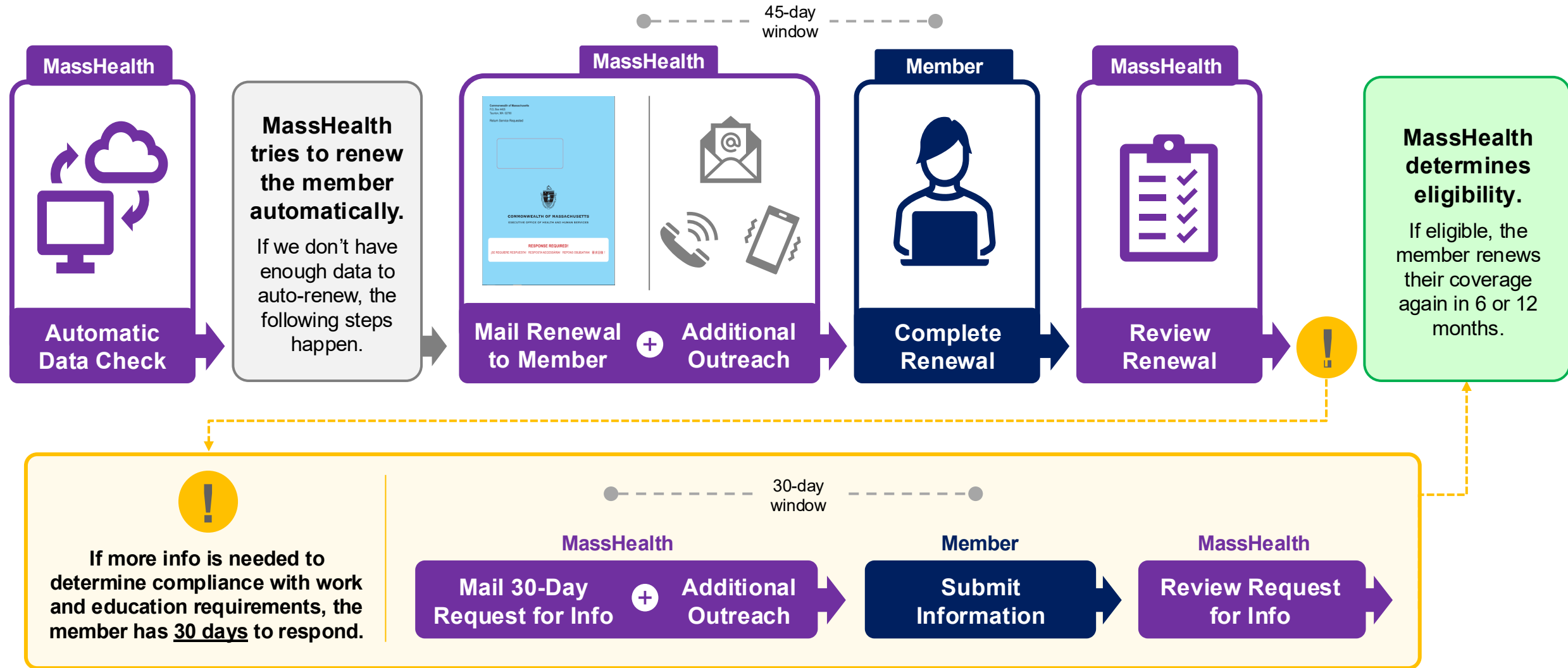
In August, MassHealth sent notices to the ~310,000 members who may be impacted by new federal work and education requirements.



After notices are sent, we will also send members reminders via email, text, and automated phone call.

Starting January 2027, impacted members' renewals will include work & education requirements

Compliance with work and education requirements will be evaluated as part of a member's normal renewal process. This goes into effect for renewals after January 1, 2027.



Note: If a member does not respond to their renewal or a request for information, they may lose coverage.

How do members prove they are exempt from work and education requirements?



Does everyone need to take action to prove they are exempt?

No. Whenever possible, MassHealth **will use available data** to automatically verify if you meet work and education requirements.

If you need to show you are exempt from work and education requirements, what will you have to do?

If you are “medically frail” in 2027*

You will need to answer new questions on your application or renewal and reply to a Request for Information (RFI) with more detailed information.

1. Check the box for certain medical conditions
2. Select the month(s) when you had those conditions
3. You will receive an RFI asking you to complete a form to self-attest to further details about your condition and that your condition significantly impairs your ability to work. **This form can be completed by the member.**

If you qualify for another exemption in 2027*

You will need to answer new questions on your application or renewal.

1. Check the box for certain exemptions
2. Select the month(s) when you qualified for those exemptions

You will not need to provide any additional documentation in 2027 for these other exemptions.

**In 2028, federal rules limit self-attestation. As a result, parts of this process will change. MassHealth will share more information closer to 2028.*

How do members prove they are meeting work and education requirements?



Does everyone need to take action to show they are meeting work and education requirements?

No. Whenever possible, MassHealth **will use available data** to automatically verify if you meet work and education requirements.

If you need to show you are meeting work and education requirements, what will you have to do?

If you work, attend school or a work program, or volunteer in 2027:

You will need to answer new questions on your application or renewal

1. Select the activities you completed
2. Select the month(s) when you did the activities
3. Enter the number of hours spent doing the activity (or activities)

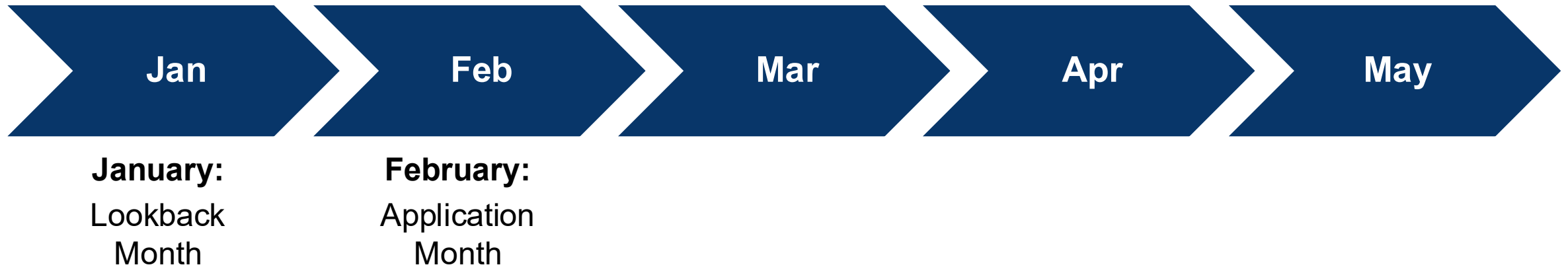
In 2027, you will **not** have to have provide additional documentation showing you are compliant with work and education requirements.

This will change in 2028.

**In 2028, federal rules limit self-attestation. As a result, parts of this process will change. MassHealth will share more information closer to 2028.*

When do applicants need to show they are compliant?

Applicants need to show they are meeting work and education requirements in the month before they apply. Exemptions can usually be shown in the application month as well as the lookback month.



Example 1: Jake is applying for MassHealth in February. He worked 85 hours in January. He meets work and education requirements in the lookback period and enrolls in MassHealth.

Example 2: Amy is applying for MassHealth in February. She volunteered 85 hours in February. She does not meet work requirements as it is not in the lookback period and is denied MassHealth.

When do members need to show they are compliant at renewal?

Members need to show they are meeting work and education requirements in any one month between renewals. As a result, members will have six-month or twelve-month lookback periods.



Example 1: Alex needs to submit her renewal, which is due in March. She was previously unemployed but started working in December. Since she worked 80 hours in December, which is in the lookback period, she meets work and education requirements.

Example 2: Marco needs to submit his renewal in March. He was attending school last year and graduated in June. Since then, he has been unemployed. Since he attended school full-time in May and June, which are in the lookback period, he meets work and education requirements.

Work and Education Requirements: How the State is Minimizing Coverage Loss

MassHealth Strategies for Implementing Work and Education Requirements

1



Communicate Clearly

People know what's changing, where to learn more, and where to get help.

2



Use Available Data

Fewer people need to act to keep their health coverage.

3



Work in Partnership

People get the information and support they need from the state and trusted partners.

Member Facing Webpage

Federal changes affecting MassHealth (Medicaid) members

The Trump Administration is making changes to Medicaid programs across the country. Learn how they affect MassHealth members.



At Mass.gov/MassHealthMemberChanges you can...

- ☐ Find updated information on federal changes
- ☐ Complete our quick work and education requirements screener to see if you or those who support are likely to be impacted by work and education requirements
- ☐ Download communications toolkit in the top 9 languages
- ☐ Learn where members can get help
- ☐ Learn how members can update their information with MassHealth
- ☐ Sign up for our newsletter



Learn more at MassHealth's OB3 website for members
Mass.gov/MassHealthMemberChanges

Work and Education Requirements Screener

Our screener takes **less than 5 minutes** and gives members and applicants an estimate on if they are affected by work and education requirements.

Find out if you are affected

Answer a few questions to learn if federal changes could affect you.

COMPLETE THE SCREENER



ANSWER

Work and education requirements likely don't apply to you. Your MassHealth coverage probably will not be affected by this new rule.

ANSWER

Work and education requirements likely apply to you. You may need to work, go to school, or volunteer to keep your MassHealth coverage.

ANSWER

Work and education requirements apply to you, but you likely already meet them. Your coverage likely won't be affected.

MassHealth may ask for proof to verify you meet these requirements.

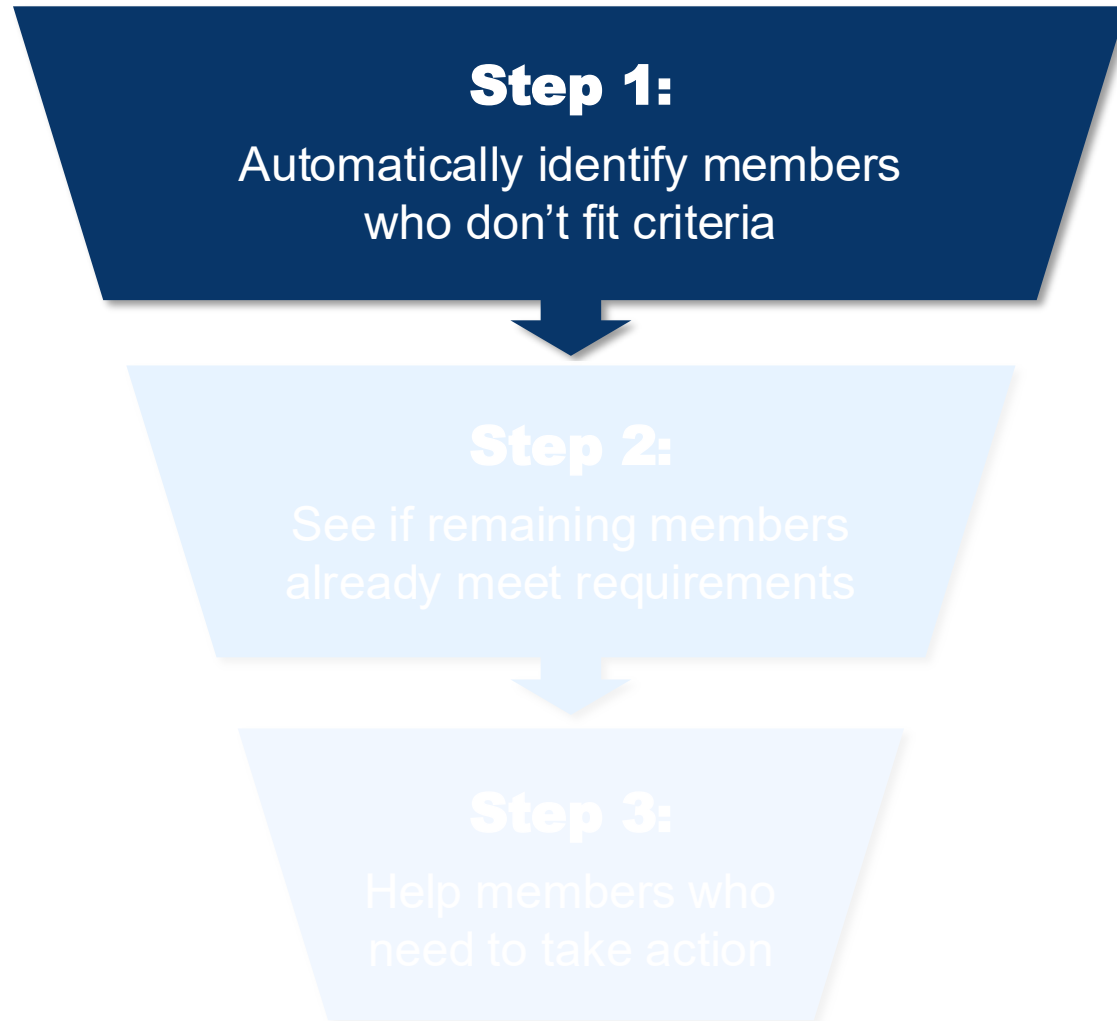


Fill out our screener and learn more! Note: This is not an eligibility determination.

Mass.gov/MassHealthMemberChanges

Making the Process as Easy as Possible for Members – Step 1

MassHealth will use available data to automatically exempt members who are not subject to work and education requirements; we are also actively exploring new data sources. These are some of the ways we are planning to integrate our data and reduce the burden on members.

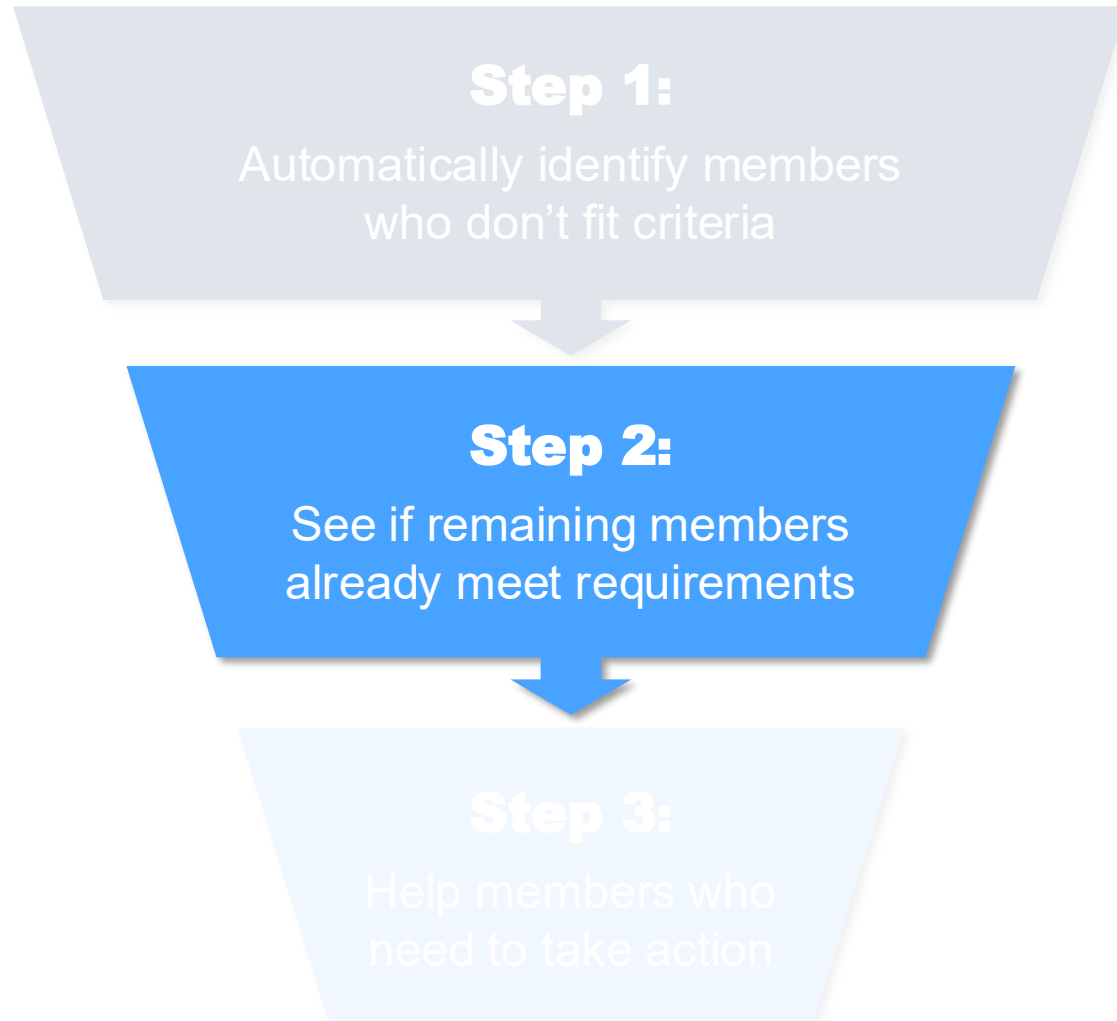


Exemption	Data Source
Dependent under age 14	MassHealth eligibility system
Disability	- MassHealth eligibility system - SSA data
Pregnancy or postpartum	- MassHealth eligibility system - Claims data (NEW)
Complex medical condition or “medical frailty”	Claims data (NEW)
Veterans with disabilities	Veterans Affairs data (NEW)
TAFDC or SNAP work requirements	DTA data (NEW)
Others*	MassHealth eligibility system

**Other groups exempt from work and education requirements include, but are not limited to, former foster care youth, members of federally recognized tribes, members on MassHealth Limited, and members eligible for, or enrolled in, certain Medicare benefits.*

Making the Process as Easy as Possible for Members – Step 2

MassHealth will use available data to automatically exempt or verify members; we are also actively exploring new data sources. These are some of the ways we are planning to integrate our data and reduce the burden on members.



Activity	Data Source
Income / Work Hours	Federal and state data sources (e.g., Department of Revenue, IRS), Equifax (NEW)
Education	TBD
Volunteering	TBD*

**MassHealth is coordinating with non-profits across MA (including the MA Council of Nonprofits, Boston Cares, United Way of MA Bay, and MA Service Alliance) to support members who will comply with work and education requirements via volunteering*

Making the Process as Easy as Possible for Members – Step 3

MassHealth will use available data to automatically exempt or verify members; we are also actively exploring new data sources. These are some of the ways we are planning to integrate our data and reduce the burden on members.

Step 1:

Automatically identify members who don't fit criteria

Step 2:

See if remaining members already meet requirements

Step 3:

Help members who need to take action

MassHealth is working with members directly – and with our partners across Massachusetts – to help members who need to take action.



Help with MassHealth Applications, Renewals, and RFIs



Help Getting Connected with Work, School, or Volunteer Opportunities

MassHealth is working with its partners to assist impacted members



MassHealth is working with new partners to connect members to job training, educational programs, volunteer opportunities, and more



Next Steps

Outreach Campaign Plan and Timeline



	Milestone	Description
August 2026	Outreach Campaign Launch	- Launch trainings for community based organizations and providers - Kickoff communication campaign with communications toolkit, website
	Work and Education Requirements Advance Notice	Initial notice for members impacted by work and education requirements
	Public Webinars	MassHealth-hosted OB3 webinars for stakeholders, including members/families, applicants, and professional partners
Fall 2026	Continued Direct Member Communications	Additional reminders sent via email, text, and robo-call
	Outreach events	MassHealth is working with Health Care For All and community based organizations to host events in communities throughout the Fall
	Public Webinars	In late Fall, MassHealth will host a second set of public OB3 webinars for stakeholders, with more detailed information about work and education requirements implementation
Jan 2027	Go-Live for Certain OB3 Changes	Work and education requirements, six-month renewals, and reduced retroactive eligibility changes go into effect.

What Do Members Need to Do? How Can They Prepare?

MassHealth members should take these actions to keep getting the best coverage available:



Make sure we have your current information.

Tell us if you move, get a new number, are pregnant, or have another change that could affect your coverage.



Continue to get care, refill prescriptions, and go to your appointments.

You will hear directly from MassHealth before anything changes about your coverage.



Always read and reply to letters or messages from MassHealth.

[Create a MyServices](#) account to see eligibility notices, and be on the lookout for more information this Summer.



If you have questions or need help, contact us!

Call us at (800) 841-2900, TDD/TTY: 711, visit a [MassHealth Enrollment Center](#), or find an [assister](#) near you.

Key Takeaways

- Work and education requirements **affect certain adults ages 19-64** who are not disabled, not pregnant, and do not care for a child under age 14 or a person with a disability.
 - These changes start in **January 2027**.
- In August 2026, MassHealth **mailed letters to ~310K members** who are likely impacted by work and education requirements.
- Whenever possible (and allowable by law), **MassHealth will use available data** to confirm if members are meeting, or exempt from, work and education requirements.
- MassHealth is working with a **wide network of partners** to support residents through these changes. MassHealth will continue to post information and materials to its websites.



Learn more at MassHealth's OB3 website for members
Mass.gov/MassHealthMemberChanges

**Federal changes affecting
MassHealth (Medicaid) members**

The Trump Administration is making changes to Medicaid programs across the country. Learn how they affect MassHealth members.

A group of five diverse people (three women and two men) of various ethnicities and ages, smiling and standing together.

Find out if you are affected

Answer a few questions to learn if federal changes could affect you.

[COMPLETE THE SCREENER](#)