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HEALTH COVERAGE
Filing Guidance Notice 2026-E

TO: Health Insurance Carriers Submitting Rate Filings Subject to M.G.L. c. 176J

FROM: Kevin Beagan, Deputy Commissioner, Health Care Access Bureau

DATE: April 7, 2026

RE: Rate Filings for CY2027 – Alternative Scenarios: ConnectorCare Expansion Pilot

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This Filing Guidance Notice instructs insurance carriers ("Carriers") regarding how to address the potential expiration of the ConnectorCare expansion pilot (coverage for members between 300 and 400% FPL) in materials to be submitted for rates to take effect in Calendar Year 2027 (CY2027). The pilot sunsets at the end of 2026 under current state law without further legislative action.

Given the uncertainty as to whether such subsidies will be extended into CY2027, the DOI requires Carriers to submit 2 versions of their proposed rate increase within their merged market rate filing, as follows:

1. The official requested rate increase, Data Collection Tool ("DCT") and URRT located in, respectively, the Rate/Rule Schedule, Supporting Documentation, and URRT tabs, and related supporting documents, should assume that the program will continue in CY2027.

2. An alternative proposed rate change will need to be included within the Supporting Documentation tab, as follows: Carriers should submit an additional DCT Tab 66.08(2)(a) with rates that assume that the ConnectorCare Pilot will not continue, as well as a memo/exhibit outlining the assumptions that changed under the alternative scenario. A sub-section within the Supporting Information tab will be created for this purpose. An alternative URRT is NOT necessary at this time, but it will be needed (along with other filing material including a full revised DCT and actuarial memo) if the alternative scenario materializes; the DOI will provide direction at that time.

If you have any questions about this Notice, please contact Mary Hosford at 617-521-7358 or at mary.hosford@mass.gov