







June 12, 2025

The Honorable Aaron Michlewitz, Chair The Honorable House Committee on Ways and Means Senate Commit

The Honorable Ann-Margaret Ferrante, Vice Chair House Committee on Ways and Means

The Honorable Todd Smola
Ranking Minority Member
House Committee on Ways and Means

The Honorable Michael Rodrigues, Chair Senate Committee on Ways and Means

The Honorable Joanne Comerford, Vice Chair Senate Committee on Ways and Means

The Honorable Patrick O'Connor Ranking Minority Member Senate Committee on Ways and Means

Sent by email

Re: FY2026 Conference Committee Budget Report: ConnectorCare Expansion Pilot

Dear Chairs Michlewitz and Rodrigues, Vice Chairs Ferrante and Comerford, and Ranking Minority Members Smola and O'Connor,

On behalf of Health Care For All (HCFA), The True Alliance Center, Massachusetts Medical Society, and Agencia ALPHA, thank you for your commitment to ensuring that Massachusetts residents have equitable, affordable, and accessible health care. We are grateful to the House and the Senate for making health care access and affordability a priority in your FY2026 budget proposals. We know that there will be challenges ahead, and we stand ready to work with the legislature to protect health coverage and care in Massachusetts.

We respectfully ask you to please include Sections 61-63 of the House budget (H.4001) to extend the ConnectorCare expansion pilot program for one year in the FY2026 Conference Committee budget report.

We are extremely grateful for your leadership in passing a two-year ConnectorCare expansion pilot program in the FY2024 budget. The pilot program, which began in January 2024, is set to expire at the end of 2025. We ask that you extend the pilot program for at least one year, so that the more than 60,000 people currently benefiting from more affordable coverage can keep it.

Our organizations represent consumers, community members, and health care providers. Collectively, we know how important access to affordable health care is for the people we serve. For many years, our organizations have heard from callers, community members, and patients who struggled to afford care, many because their income fell just over the eligibility level for ConnectorCare. These individuals were stuck with sky high monthly premiums, cost sharing that put care out of reach, and many risked going without health insurance as a result. These challenges are reflected in data from the Center for Health Information and Analysis, which shows that 41% of Massachusetts residents have trouble affording care, and nearly 30% have unmet need due to costs. As organizations that work with diverse communities, we know all too well that rates are

even higher for Black and Hispanic residents, and that disparities are greatest for those over the previous 300% FPL eligibility threshold for ConnectorCare.

The ConnectorCare expansion pilot program has been a tremendous success, making health care more affordable and accessible for residents across the state with incomes between 300% FPL and 500% FPL. On average, members are <u>saving \$150 or more</u> per month on their insurance premiums and are benefiting from lower cost-sharing. Even more importantly, the pilot program helps members access the care they need – <u>88% of enrollees</u> reported that they or their family had gotten care through the new coverage. One in five members received preventive care they had put off, and one in ten picked up a prescription they hadn't been able to get previously. At a time when high costs are the top concern for so many in Massachusetts, this program has brought direct relief to family budgets and has increased access to critical care and treatments across every corner of the state.

Each of our organizations has witnessed the impact of the ConnectorCare expansion. We have heard from countless people who were able to get health insurance coverage that was finally affordable and to get care that was desperately needed but out of reach. We have heard from families who were finally able to afford their premiums without worrying they wouldn't be able to pay for rent or groceries. We have heard from patients who finally went in to see their doctors after putting off their care.

One of our organization's members expressed relief when she realized that she was going to be able to get her diabetes treatment at a cost she could afford under the new coverage, after many months of being unable to see her doctor or regularly get her medicines. Another member - a young adult - had to put his dream of going to college on hold because he could not afford both his health care premiums and tuition. When a certified application counselor let him know he was now eligible for ConnectorCare, he was ecstatic because it meant he could pay for at least one class to start his college journey.

Continuing the ConnectorCare expansion pilot program for at least an additional year will ensure that Massachusetts residents like these maintain access to health coverage and care.

Thank you for considering this important issue in your FY2026 state budget deliberations. Please do not hesitate to reach out with any questions.

Sincerely,

Amy Rosenthal Executive Director, Health Care for All

Damaris Velasquez Program Director, Agencia ALPHA

Olivia C. Liao, MD, FACS President, Massachusetts Medical Society

Dieufort J. Fleurissaint President & Executive Director, True Alliance Center