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Statement by Lora Pellegrini, President and CEO of the Massachusetts Association of Health Plans on Marketplace Coverage Losses

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“Massachusetts has long led the nation in health coverage, but rising costs are threatening that progress. The loss of federal premium subsidies for tens of thousands of Massachusetts residents will only accelerate that trend, putting universal coverage at risk.

Projections from the Massachusetts Health Connector show that, effective January 1, 2026, approximately 36,000 individuals currently enrolled in ConnectorCare Type 1 plans will lose access to advance premium tax credits because of their immigration status and will also be ineligible for MassHealth. Another 27,000 members in ConnectorCare Type 3D plans will lose enhanced subsidies, nearly $425 million in federal premium assistance that has helped make coverage affordable. While many in this second group earn between 400% and 500% of the federal poverty level, the high cost of living in Massachusetts and the rising price of care will make health coverage increasingly out of reach.

Premiums continue to rise because of growing provider prices, escalating pharmaceutical costs, and other structural drivers that are beyond the control of health plans. These cost pressures affect everyone, individuals, small businesses, and public programs alike, and are making care unaffordable for far too many residents.

Massachusetts cannot afford to move backwards on coverage. State and federal policymakers must work together to sustain affordability assistance and, importantly, address the underlying drivers of health care costs so that coverage and care remain within reach for all residents.”

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