

ConnectorCare Expansion Pilot Annual Report to the Legislature

Delivering affordable, accessible health coverage
to more Massachusetts residents than ever.



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About the Massachusetts Health Connector

The Massachusetts Health Connector is the country's first and longest-running state-based health insurance Marketplace, created in 2006 as part of Massachusetts health reform. The Health Connector currently serves more than 421,000 individual and small employer members with health and dental insurance.

Massachusetts residents can use the Marketplace to enroll in coverage, and residents who do not have health insurance from an employer or other entity may qualify for subsidies. Through the ConnectorCare program, income-qualifying residents can access coverage that includes low-cost premiums and co-pays, and no deductibles.

In January 2025, Executive Director Audrey Morse Gasteier and Navigators from across the Commonwealth gathered at the State House to highlight the availability of more affordable coverage through the expanded ConnectorCare program.

The Health Connector currently serves more than **421,000** individual and small employer members with health and dental insurance.

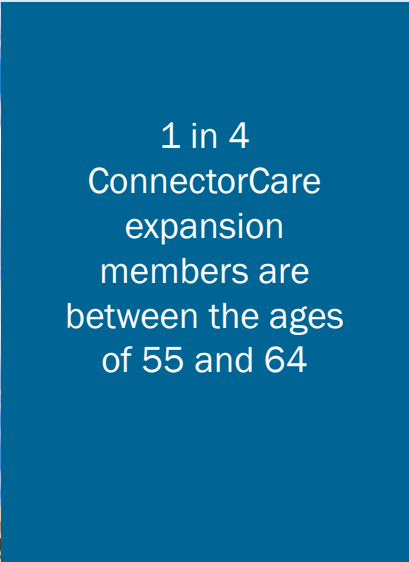


Quick Facts

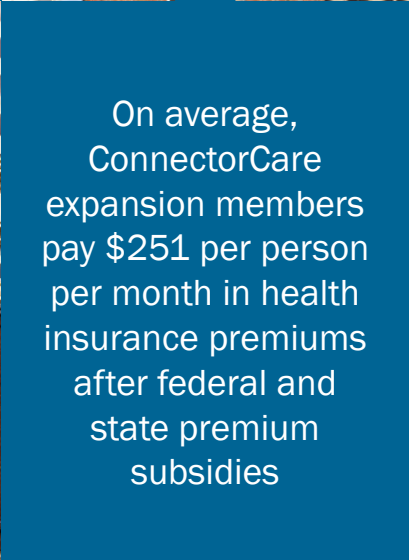
Starting in 2024, Massachusetts expanded eligibility in the Health Connector's landmark ConnectorCare program to up to 500 percent of the federal poverty level on a two-year pilot basis. This expansion from 300 percent of the poverty level created new opportunities for Massachusetts residents to purchase coverage with lower premiums and reduced out-of-pocket costs, making health care more accessible than ever.



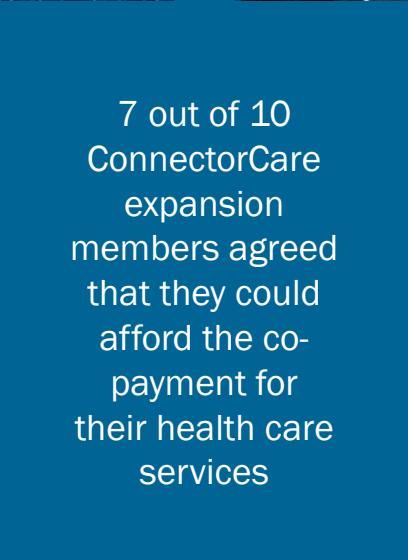
More than
63,000
Massachusetts
residents are
enrolled in the
ConnectorCare
pilot expansion



1 in 4
ConnectorCare
expansion
members are
between the ages
of 55 and 64



On average,
ConnectorCare
expansion members
pay \$251 per person
per month in health
insurance premiums
after federal and
state premium
subsidies



7 out of 10
ConnectorCare
expansion
members agreed
that they could
afford the co-
payment for
their health care
services

Background on ConnectorCare

In 2006, Massachusetts passed a health reform law that established the Health Connector and launched the Commonwealth Care program, a low-cost health insurance program designed to bridge the gap between Medicaid coverage and employer-sponsored coverage, available to individuals up to 300 percent of the federal poverty level. As part of this law, the Legislature repurposed funds that were historically used to fund uncompensated care across the health care system to be used toward affordable health insurance coverage. The goal was to provide peace of mind to individuals, and less uncertainty for health care providers.

After the passage of the Affordable Care Act, the Health Connector redesigned this program and Commonwealth Care was transformed into ConnectorCare. Maintaining its commitment to near universal health coverage, the ConnectorCare program leverages federal premium tax credits together with state premium subsidies and cost sharing reductions to provide affordable health insurance coverage to individuals who otherwise do not have access to affordable coverage, such as Medicare, Medicaid, or employer-sponsored insurance.

The additional state dollars for ConnectorCare are funded through the Commonwealth Care Trust Fund (CCTF), a fund established in 2006 as part of Massachusetts health reform. The CCTF has four sources of revenue: tobacco taxes, individual mandate assessments, Employer Medical Assistance Contribution (EMAC), and, as required, transfers from the general fund.

Between 2021 and 2025, the federal government provided enhanced premium tax credits, reducing the costs of premiums for households across the income scale. The availability of more generous federal premium tax credits generated savings to the CCTF, leading policymakers to use the CCTF surplus to expand eligibility for the ConnectorCare program on a pilot basis.

ConnectorCare was available to individuals up to 300 percent of the federal poverty level from 2014 through 2023. However, authorized by the Fiscal Year 2024 state budget, eligibility for the Health Connector's flagship ConnectorCare program increased from 300 percent of the federal poverty level to 500 percent of the federal poverty level on January 1, 2024.

In 2025, Massachusetts residents earning up to \$75,300 and families of four earning up to \$156,000 are eligible for health insurance plans through the Massachusetts Health Connector’s ConnectorCare program.

Table 1. ConnectorCare Income Eligibility, 2024 and 2025

	2024 Eligibility		2025 Eligibility	
	Original ConnectorCare	ConnectorCare Expansion	Original ConnectorCare	ConnectorCare Expansion
Individual	\$43,740	\$72,900	\$45,180	\$75,300
Family of Four	\$90,000	\$150,000	\$93,600	\$156,000

As of June 2025, the ConnectorCare expansion provides more affordable health insurance coverage for more than 63,000 people, delivering lower premiums and co-pays, no deductibles, and access to important benefits like \$0 co-pays for prescriptions for chronic diseases like diabetes and hypertension that disproportionately impact Black and Latino communities. With no deductibles and lower co-pays, ConnectorCare members can access the care they need and save thousands of dollars on their annual health care costs, relative to a plan with federal premium tax credits alone.

This report provides details on the impact of the ConnectorCare expansion pilot to date and examines trends over the first eighteen months of the pilot period. As of June 2025, including the expansion pilot enrollees, there are over 319,000 people enrolled in the ConnectorCare program, enabling the Health Connector to deliver more affordable and accessible health care to more Massachusetts residents than ever before in its 19-year history.

Data and Methods

The data in this report includes:

- Health Connector enrollment data
- Survey data from more than 1,900 ConnectorCare expansion pilot enrollees collected in April 2025, including open-ended responses about their experience with the program
- Survey data from the Health Connector’s annual non-group survey of members from spring 2023, 2024, and 2025
- Supplemental data from the Center for Health Information and Analysis (CHIA), the Health Policy Commission (HPC), and the US Census

Impact of the ConnectorCare Expansion Pilot

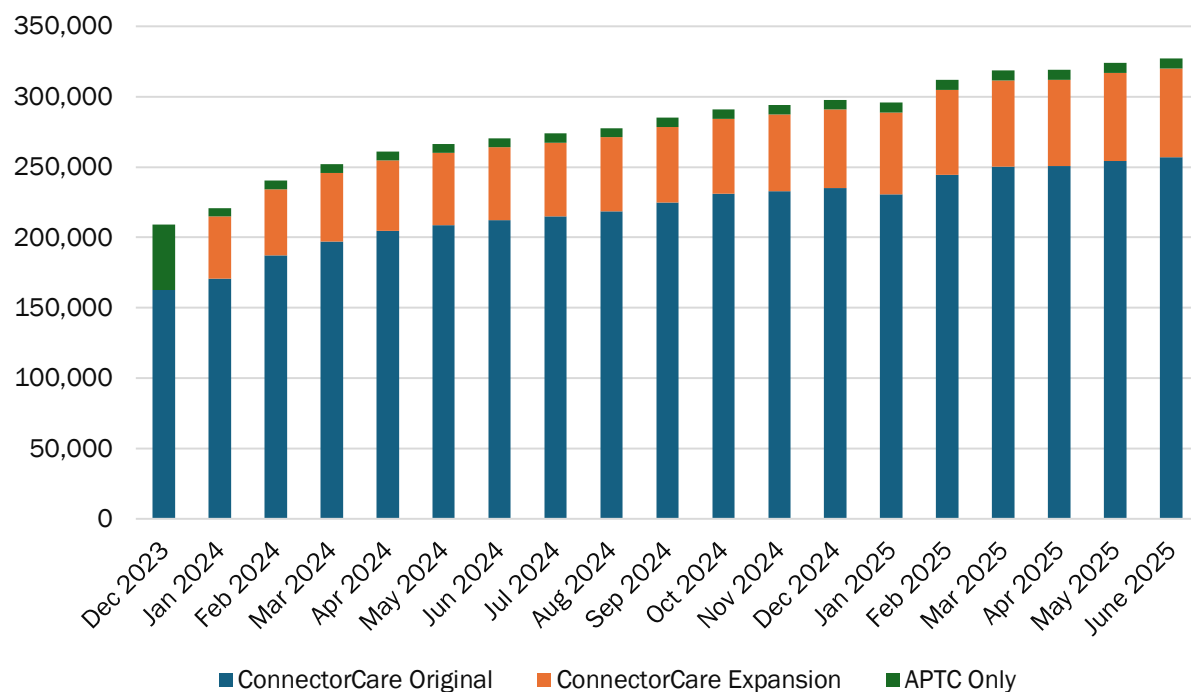
Enrollment in the ConnectorCare expansion reached its peak in 2025.

In June 2025, more than 63,000 people were enrolled in the ConnectorCare expansion pilot.

- 7 out of 10 (71 percent) are enrolled in plan type 3C for individuals between 300.1 and 400 percent of the federal poverty level
- 3 out of 10 (29 percent) are enrolled in plan type 3D for individuals between 400.1 and 500 percent of the federal poverty level

Since the pilot launched in January 2024, more than 115,000 unique individuals have enrolled in coverage through the ConnectorCare expansion.

Figure 1. Enrollment in Original ConnectorCare, ConnectorCare Expansion, and APTC-Only, December 2023 to June 2025



Note: In December 2023, eligibility for the ConnectorCare program ended at 300 percent of the federal poverty level, and individuals above that income could be eligible for federal advance premium tax credits (APTC) only. Many APTC-only enrollees later became eligible for the ConnectorCare expansion pilot.

Enrollees in the ConnectorCare expansion generally reflect the overall population of the state, with notable exceptions.

Table 2. Self-Reported Race, ConnectorCare Expansion vs. Massachusetts Overall

Self-Reported Race	ConnectorCare Expansion	Massachusetts Overall
African American (only)	8.1%	9.6%
American Indian or Alaska Native (only)	0.1%	0.6%
Asian (only)	11.9%	7.9%
Native Hawaiian or Other Pacific Islander (only)	0.1%	0.1%
White (only)	77.8%	79.0%
Two or More Races	1.9%	2.8%

Note: Among ConnectorCare expansion enrollees, about 29 percent chose not to report their race. Massachusetts numbers are from the 2024 US Census.

Table 3. Self-Reported Hispanic Ethnicity, ConnectorCare Expansion vs. Massachusetts Overall

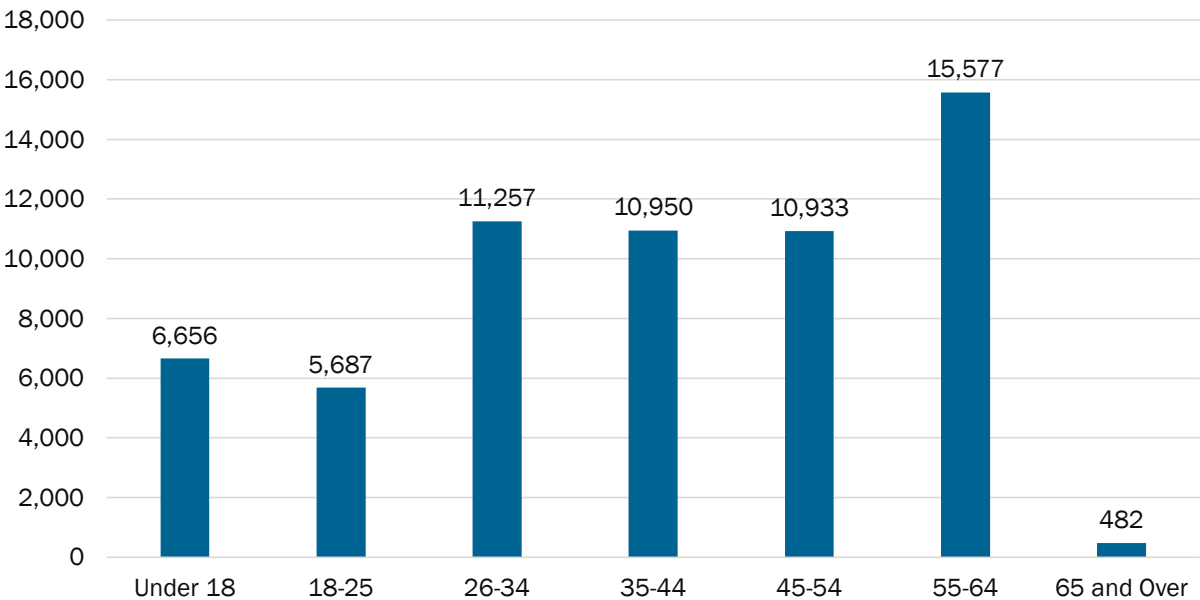
Ethnicity	ConnectorCare Expansion	Massachusetts Overall
Hispanic	17.5%	13.5%
Not Hispanic	82.5%	86.5%

Note: Among ConnectorCare expansion enrollees, about 16 percent chose not to report their ethnicity. Massachusetts numbers are from the 2024 US Census.



The ConnectorCare expansion disproportionately serves adults nearing retirement age, as more than one quarter of ConnectorCare expansion enrollees are between the ages of 55 and 64, while only 13 percent of Massachusetts residents are in this age range.

Figure 2. ConnectorCare Expansion Enrollees by Age, April 2025



Among the survey respondents who reported currently working in one or more jobs, 38 percent reported that they work for a small business with fewer than 50 employees, 22 percent reported they are self-employed or they own a small business, and 10 percent reported that they work for a non-profit organization.

Enrollees in the ConnectorCare expansion have a variety of jobs across the Commonwealth. They drive the wheelchair van to pick up schoolchildren with special needs, they work multiple part-time jobs at home health agencies and assisted living facilities. They are the cook at a local daycare, and the senior pastor at the local church. They nanny for the family down the street and own a small yoga studio. They are a secretary for a small construction company and a substitute cafeteria worker for the school in town.

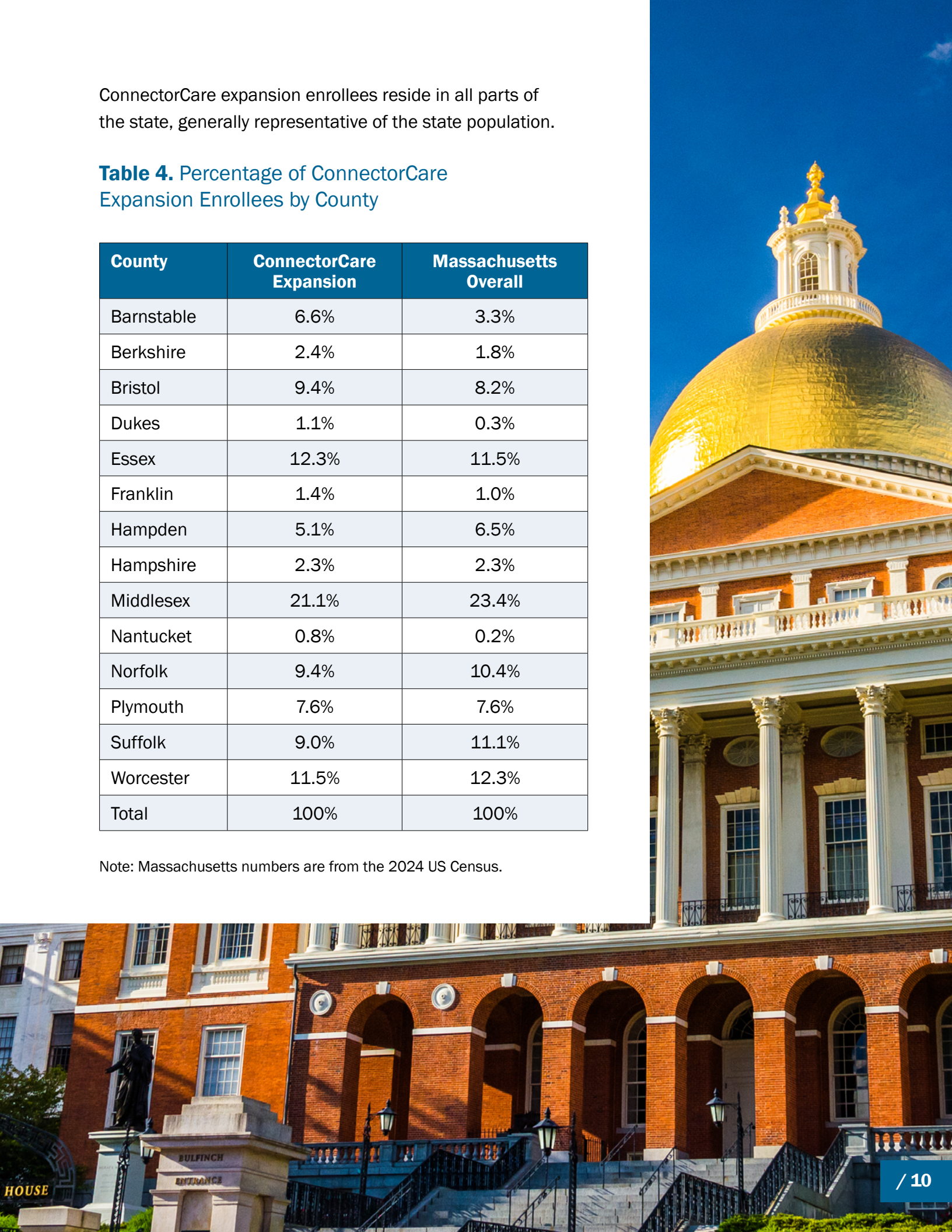


ConnectorCare expansion enrollees reside in all parts of the state, generally representative of the state population.

Table 4. Percentage of ConnectorCare Expansion Enrollees by County

County	ConnectorCare Expansion	Massachusetts Overall
Barnstable	6.6%	3.3%
Berkshire	2.4%	1.8%
Bristol	9.4%	8.2%
Dukes	1.1%	0.3%
Essex	12.3%	11.5%
Franklin	1.4%	1.0%
Hampden	5.1%	6.5%
Hampshire	2.3%	2.3%
Middlesex	21.1%	23.4%
Nantucket	0.8%	0.2%
Norfolk	9.4%	10.4%
Plymouth	7.6%	7.6%
Suffolk	9.0%	11.1%
Worcester	11.5%	12.3%
Total	100%	100%

Note: Massachusetts numbers are from the 2024 US Census.



ConnectorCare expansion members are generally satisfied with their coverage.

Overall, ConnectorCare expansion members are satisfied with their coverage.

- 87 percent of survey respondents reported that the health care services they received addressed their or their family members’ health care needs
- 81 percent of survey respondents reported that they could find a health care provider that spoke their language, respected their culture, or both

Table 5. Percentage of Enrollees Who Found a Health Plan They are Happy with

Program Type	2023	2024	2025
ConnectorCare (Overall)	83.0%	78.6%	81.0%
ConnectorCare Original	83.0%	78.1%	82.4%
ConnectorCare Expansion	N/A	81.0%	74.3%
Plan with Federal Premium Tax Credits Only	60.7%	64.0%	58.4%
Unsubsidized	56.7%	64.9%	68.9%

Members are grateful for the coverage provided by the ConnectorCare expansion.

“I couldn't be more pleased with my plan. It is undoubtedly the best plan I've had in decades!”

“I have had ConnectorCare plans for several years now and despite rising costs I am absolutely sure I would not be able to have health insurance otherwise.”

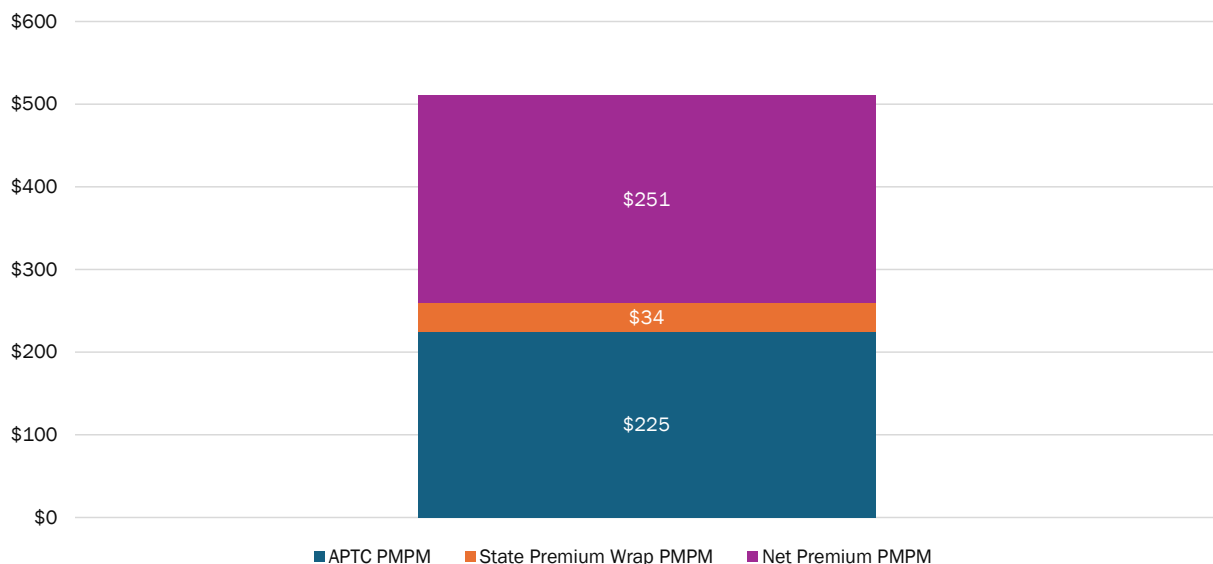
“Knowing that I can afford the care I need has given me GREAT peace psychologically as I have less dread about receiving a big medical bill (not to mention the uncertainty of not knowing the exact cost as neither insurance company nor hospital were able to give me estimates for my cost-sharing when I had a deductible on a different plan and needed to get a mammogram).”



ConnectorCare Expansion members appreciate the affordability (especially out-of-pocket costs).

On average, enrollees in the ConnectorCare expansion pay about \$251 per person per month in health insurance premiums. The remainder of the total premium is paid for by federal advance premium tax credits (APTC) and state premium subsidies.

Figure 3. Average Contributions to ConnectorCare Expansion Member Premiums, Per Member Per Month (PMPM)



Enrollees in ConnectorCare are more likely to report that the amount they pay for their health insurance premium is affordable, relative to enrollees who only receive federal premium tax credits toward their coverage or those who receive no state or federal premium subsidies. Notably, in 2023, ConnectorCare only included individuals and households up to 300 percent of the federal poverty level,

while in 2024 and 2025, ConnectorCare respondents included individuals and households up to 500 percent of the federal poverty level. Thus, a significant proportion of individuals who would have qualified in 2023 for a plan with federal premium tax credits only would be eligible for the ConnectorCare expansion in 2024 and 2025.

Table 6. Percentage of Enrollees who Agree that their Premium is Affordable

Program Type	2023	2024	2025
ConnectorCare (Overall)	67.5%	59.7%	60.3%
ConnectorCare Original	67.5%	63.7%	65.0%
ConnectorCare Expansion	N/A	39.5%	38.3%
Plan with Federal Premium Tax Credits Only	33.0%	25.6%	16.7%
Unsubsidized	17.6%	19.6%	15.0%



Historically, ConnectorCare plans are known for their affordability, covering a higher proportion of total medical costs. In 2023, ConnectorCare members had the highest proportion of medical costs covered by their health plans at 96.2 percent, compared to the average rate across the fully insured commercial market of 86.7 percent.¹

In 2025, 7 out of 10 ConnectorCare expansion members agreed that they could afford the co-payment for their health care services and 44 percent of respondents report that they have already experienced savings from ConnectorCare or they expect to in the future.

Members recognize the impact of no deductibles and lower copays on their access to care.



“I appreciate the ConnectorCare plan because now I can actually afford to use my insurance and seek health care. With my old plan, the premiums and out-of-pocket expenses were so high that I hesitated to use it if I didn't absolutely have to. Thank you, Massachusetts, for making the ConnectorCare plans possible.”

¹ Center for Health Information and Analysis. March 2025. Annual Report. Performance of the Massachusetts Health Care System. <https://www.chiamass.gov/assets/2025-annual-report/2025-Annual-Report.pdf>

ConnectorCare expansion enrollees tend to choose lower-cost carriers, but access to their preferred providers is important.

In 2025, three-quarters of ConnectorCare expansion enrollees choose Tufts Direct (40 percent) or WellSense (36 percent) for their coverage—two of the lowest cost carriers across the Commonwealth. This is a slight decrease from 2024, when 8 out of 10 ConnectorCare expansion enrollees choose coverage Tufts Direct (55 percent) and WellSense (27 percent).

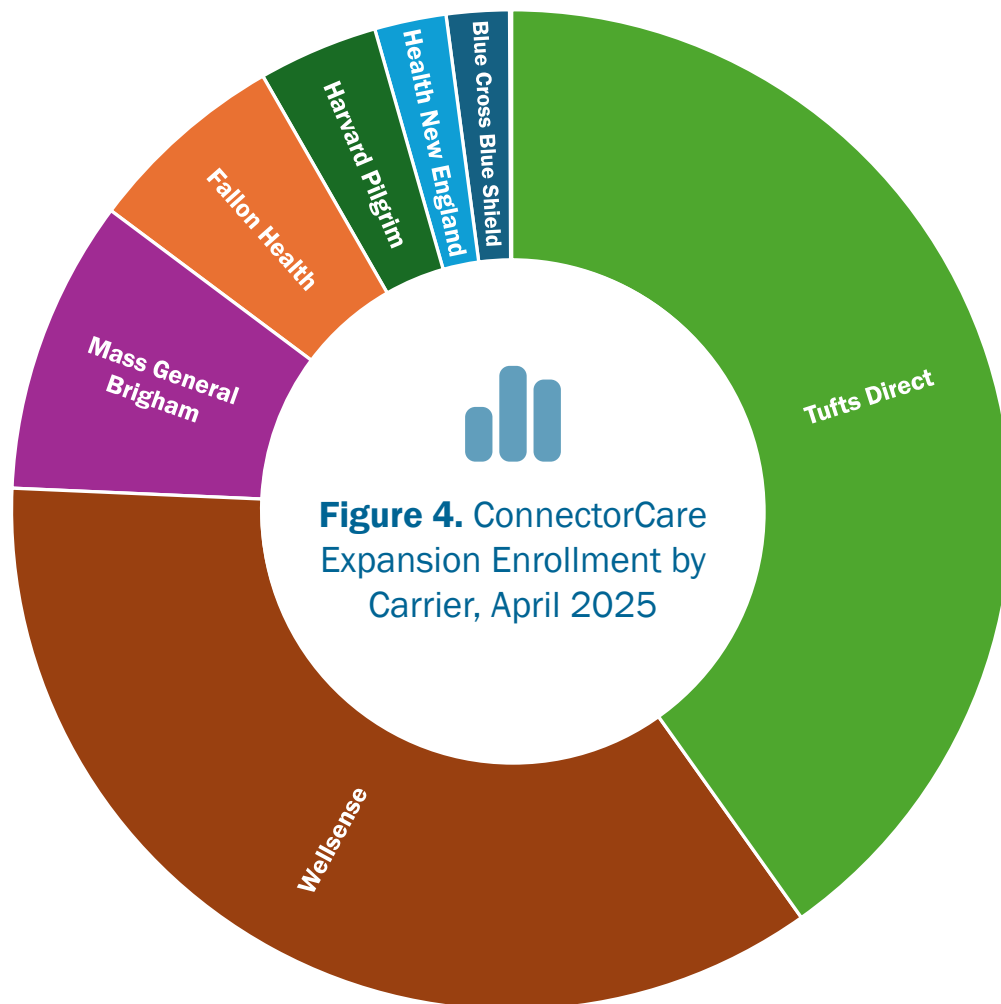


Figure 4. ConnectorCare Expansion Enrollment by Carrier, April 2025

Note: United Healthcare has <0.1 percent of ConnectorCare expansion enrollees and therefore does not appear on the graph.

The inclusion of eight carriers among the ConnectorCare plan options enables enrollees to choose the plan that best meets their needs. However, in the survey, several respondents noted the tension between accessing a broader network of providers and enrolling with a lower premium.



“Keeping my previous doctor was too expensive since it required switching plans, so now I am back to trying to find a PCP and get new referrals that my previous PCP had already made.”

ConnectorCare expansion enrollees are using their health coverage.

Overall, ConnectorCare expansion enrollees are using their health coverage.

- 87 percent of ConnectorCare expansion enrollees reported that they or a family member used health care services since enrolling in ConnectorCare

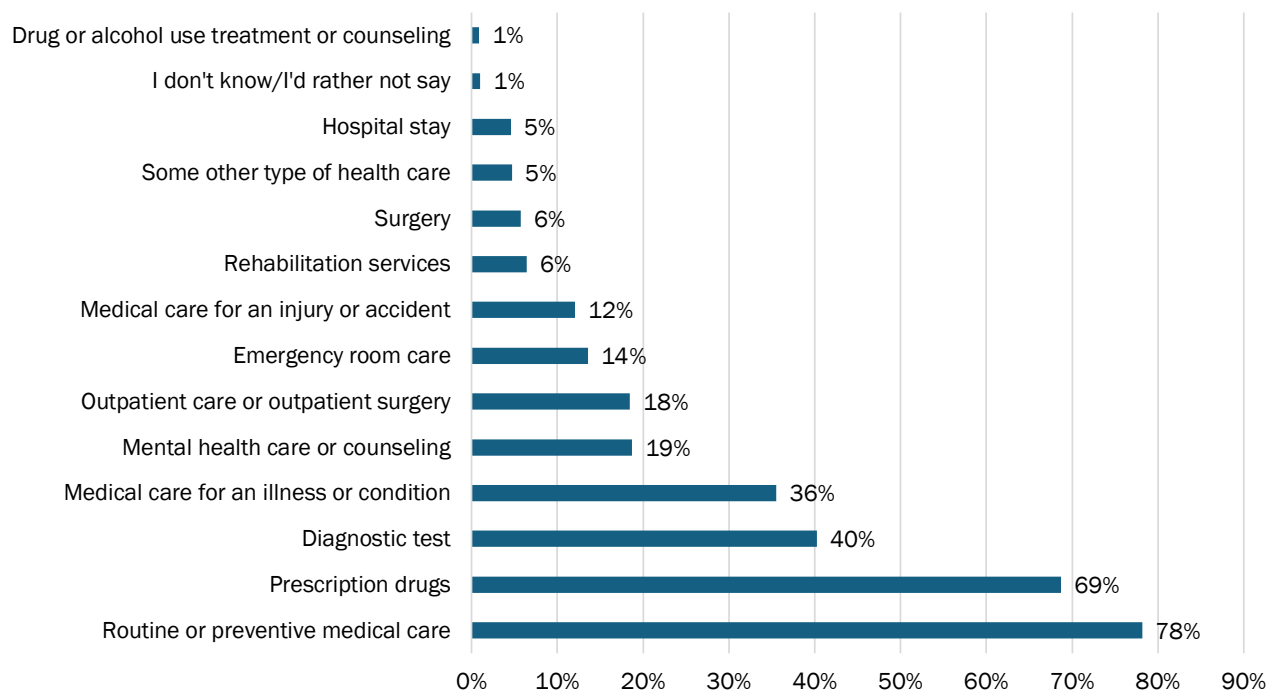
Among those who reported using services, the most frequently reported services were routine or preventive medical care, prescription drugs, and diagnostic tests.

- Nearly 8 out of 10 have used routine or preventive services
- 7 out of 10 have received prescription drugs
- 4 out of 10 have received a diagnostic test (like a lab or CT scan)
- More than a third have received medical care for an illness or condition
- 1 in 5 have received mental health care or counseling





Figure 5. Among Users of Health Care Services, Type of Services Accessed, April 2025



However, not everyone has used health care services in 2025. Among the 10 percent who reported they have not yet used health care services:

- 61 percent report that they have not yet had any health care needs that require attention
- 10 percent report they have health care needs but are too busy
- 7 percent report that they are unable to find a health care provider that accepts their insurance
- 6 percent would rather not say
- And the remaining 15 percent report another reason, most commonly difficulty getting a timely appointment or finding a provider that is accepting new patients.

The ConnectorCare expansion has enabled individuals to access previously forgone care.

Overall, ConnectorCare members are less likely to report delaying or going without health care due to cost compared to individuals who are enrolled in a health plan with federal premium tax credits only or who receive no state or federal subsidies toward their premiums.

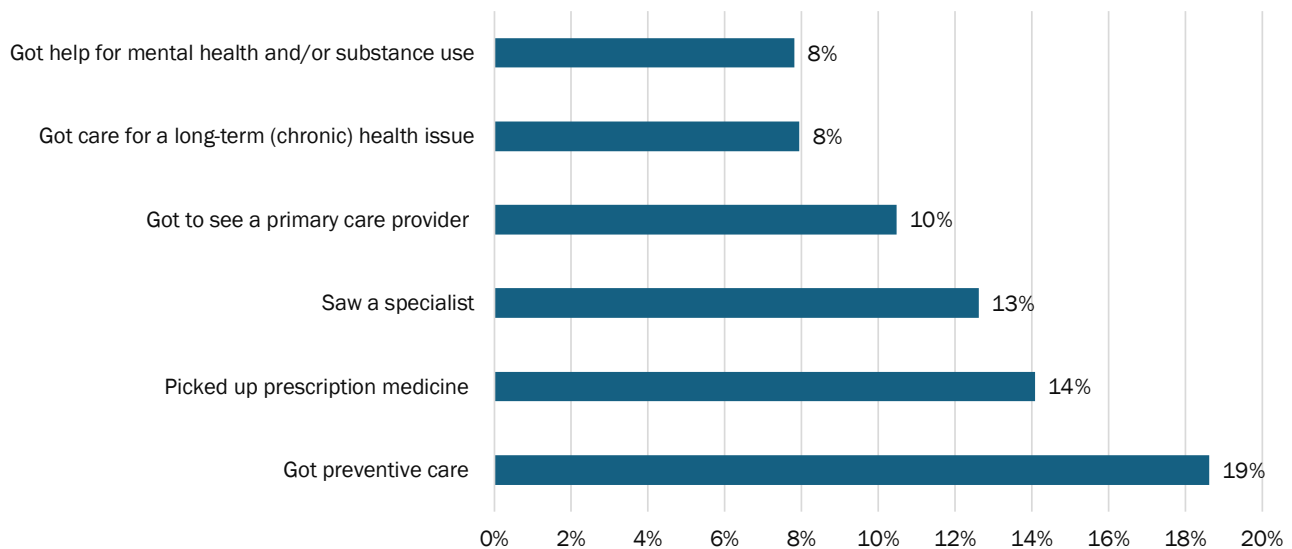
Table 7. Percentage of Enrollees Who Report Delaying or Not Getting Care Due to Cost

Program	2023	2024	2025
ConnectorCare (Overall)	20.3%	19.7%	18.7%
ConnectorCare Original	20.3%	19.3%	18.4%
ConnectorCare Expansion	N/A	21.9%	19.9%
Plan with Federal Premium Tax Credits Only	34.0%	31.1%	24.6%
Unsubsidized Plan	36.7%	20.8%	19.9%



One third of individuals who reported that they or a family member had used health care services said that, since enrolling in ConnectorCare, they accessed care that was previously put off due to cost, network restrictions, or other challenges accessing care.

Figure 6. Among Those Who Reported Using Health Care Services, Type of Services Received that Respondents Previously Put Off Due to Cost, Network Restrictions, or Other Access Challenges



ConnectorCare expansion members appreciate the ability to access services without delay.



“It has seriously been a life-saver. Because of the low co-pays we were able to find out that my husband is a diabetic. He can now get treatment without breaking our budget.”



“I'm so grateful to ConnectorCare for providing an excellent plan at a price that saves me near \$3,000 per year in medical bills. I am able to get mental health care, that was too expensive before, and see a specialist, that was too expensive before.”

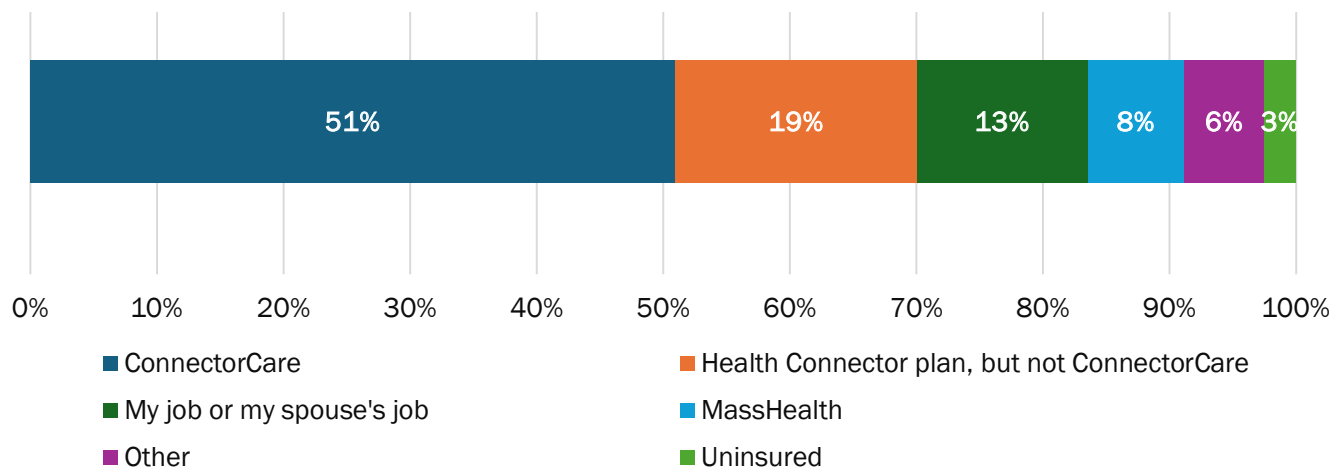
The ConnectorCare expansion helps individuals maintain continuous coverage.

The Health Connector provides a place for individuals to enroll in coverage whether it is for a short gap in employment, or longer-term coverage needs. On average in 2024, enrollees in the ConnectorCare expansion pilot were enrolled in ConnectorCare coverage for seven out of 12 months. Nearly one-third of ConnectorCare expansion enrollees in 2024 maintained coverage for the full year.

Just over half of survey respondents reported that they were previously

enrolled in ConnectorCare in 2024. The remaining 49 percent reported coverage through the Health Connector, but not a ConnectorCare Plan (19 percent), coverage from their job or a spouse's job (13 percent), MassHealth coverage (8 percent), other coverage (6 percent), and being uninsured (3 percent). Notably, several respondents who reported "other" coverage described Health Connector plans, COBRA, or a mix of partial year coverage from various sources.

Figure 7. Self-Reported Source of Coverage for 2024



The ConnectorCare expansion helps provide continuous coverage for individuals transitioning from other sources of coverage – such as individuals who no longer qualify for MassHealth or are between jobs. Additionally, the ConnectorCare expansion provides an

affordable pathway to coverage for self-employed residents, people with multiple part-time jobs, or individuals who retire prior to becoming eligible for Medicare. The ConnectorCare expansion helps to maintain Massachusetts's near universal coverage rate.

”

“It is reassuring that I have the Health Connector since I am self-employed. It helps because I am involved with my mother's health care and have to take leave of absence sometimes for three months.”

”

“When I lost my job, I was concerned about being able to find affordable health care insurance. The Mass Health Connector has allowed me to have affordable health care insurance while I seek employment. COBRA from my previous employer would have been totally cost prohibitive.”

The coverage provided by the ConnectorCare expansion enables members to have continuity of care with their providers as well.

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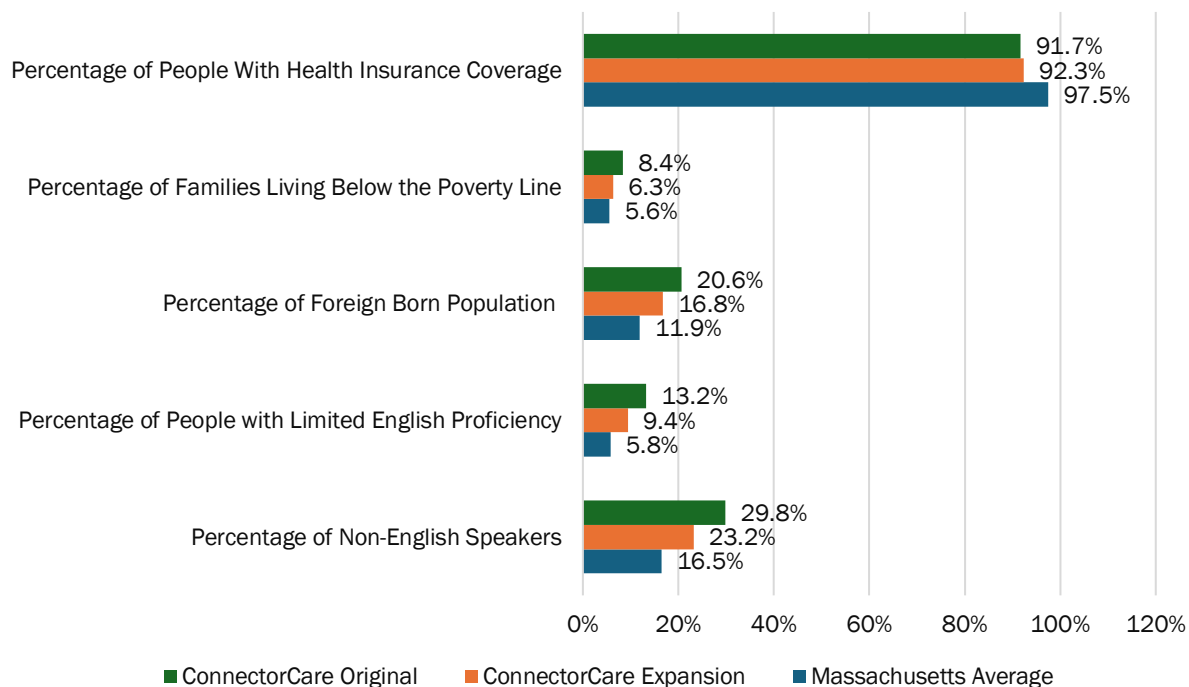
“I have been able to continue seeing my neurosurgeon which makes a huge impact on my quality of life and also eases the worry my family experiences.”

ConnectorCare expansion enrollees are more likely to live in communities with higher rates of uninsurance relative to the state average.

Figure 8 combines residential address data for ConnectorCare enrollees with US Census data on the average rates of several neighborhood-level characteristics, including health insurance coverage, families living below the poverty level, foreign-born population, people with limited English proficiency, and non-English speakers. Overall, the trends suggest that ConnectorCare enrollees in

both the original income eligibility and the expansion population are more likely to live in communities with lower rates of health insurance coverage, more families living in poverty, a higher proportion of foreign-born population, more people with limited English proficiency, and a higher percentage of non-English speakers relative to the state average.

Figure 8. Average Neighborhood-Level Population Characteristics Based on Where ConnectorCare Members Live, Comparing Community Characteristics Among Enrollees in ConnectorCare Original, Enrollees in ConnectorCare Expansion, and Massachusetts Overall



While many ConnectorCare expansion enrollees are satisfied with their coverage, some are struggling to find a doctor who is accepting new patients.

Seven out of 10 survey respondents reported that they could find a health care provider that accepted their health insurance. However, a subset of ConnectorCare enrollees report struggling to find a doctor who accepts their insurance, is accepting new patients, and has timely appointment availability. These experiences are consistent with statewide trends, which suggest that the proportion of Massachusetts residents who reported difficulty accessing care increased from 34 percent in 2021 to 41 percent in 2023.²



“It is very hard to find doctors taking patients in Western Mass. It is not due to our insurance - there is just a shortage of providers.”



² Health Policy Commission. January 2025. A Dire Diagnosis: The Declining Health of Primary Care in Massachusetts and the Urgent Need for Action. A Special Report on Primary Care Workforce, Access, and Spending Trends. https://masshpc.gov/sites/default/files/HPC%20Chartpack_A%20Dire%20Diagnosis%20-%20The%20Declining%20Health%20of%20Primary%20Care%20in%20MA_1.pdf

The ConnectorCare expansion pilot has provided affordable coverage for thousands of Massachusetts residents.

The ConnectorCare expansion was created as a pilot for 2024 and 2025. Without action by the Massachusetts legislature, it is slated to expire at the end of 2025. This coverage expansion has helped more than 115,000 unique individuals across the Commonwealth to access affordable coverage and needed healthcare services over the 18 months it has been in place. While some members experience challenges finding a primary care provider, or delays getting timely appointments, these are indicative of system wide challenges facing the Commonwealth.

ConnectorCare members come from communities across the Commonwealth that face structural disadvantage relative to the average Massachusetts community. The ConnectorCare expansion helps the state to maintain its near universal coverage rate and address health inequities. The affordable coverage available through the ConnectorCare expansion pilot is a lifeline for Massachusetts residents.

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“I do not question, ‘Can I afford to go to the doctor this time for this issue?’ ‘Can I get these labs done to help manage my chronic health issues?’ I feel less stress and financial stress going to the doctor to continue to take care of my health and be more preventive.”

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“I have been very happy with the plan options and was able to choose a plan that was much less expensive than COBRA would have been and still have excellent quality coverage. Thank you.”



Massachusetts Health Connector

1-877-MA-ENROLL (1-877-623-6765), or TTY: 711 for people who are deaf, hard of hearing, or speech disabled.

MAhealthconnector.org