



SHINE NEWS September 2025

Did you get a blue envelope in the mail? MassHealth [Blue](#) Envelopes

MassHealth members need to renew their coverage annually to maintain their benefits. MassHealth will check for eligibility at least once a year, which is called the annual renewal or annual redetermination. MassHealth may also request updated information between these annual renewals.

There seems to be an increase in the number of blue envelopes going out to MassHealth and Medicare Savings Program (MSP) members. These envelopes contain *either* the 40+ page SACA (MH application for a person 65 years or older, or a person of any age in need of long-term-care services) *or* the one-page MSP application.

SHINE counselors are not trained to complete a SACA. Although, some of our more experienced folks will try and help you. SHINE counselors can assist with an MSP application.

If you need assistance with the SACA in Barnstable County, please call the following locations:

<u>Certified Application Counselors</u>	<u>Navigators</u>
Cape Cod Hospital 27 Park Street Hyannis MA 02601 Tel: 508-771-1800 www.capecodhealth.org	Community Action Committee of Cape Cod and the Islands, Inc. 372 North Street Hyannis MA 02601 Tel: 508-771-1727 www.cacci.cc
Community Health Center of Cape Cod-Falmouth 210 Jones Road Falmouth MA 02540 Tel: 508-477-7090 www.chcofcapecod.org	Community Action Committee of Cape Cod and the Islands, Inc.-Outpost Site-Falmouth Human Services 744 Main Street Falmouth MA 02540 Tel: 508-771-1727 www.cacci.cc
Community Health Center of Cape Cod-Mashpee 107 Commercial Street Mashpee MA 02649 Tel: 508-477-7090 www.chcofcapecod.org	Community Action Committee of Cape Cod and the Islands, Inc.- Outpost Site-Falmouth Service Church 611 Gifford Street Falmouth MA 02540 Tel: 508-771-1727 www.cacci.cc

Duffy Health Center 94 Main Street Hyannis MA 02601 Tel: 508-771-9599 www.duffyhealthcenter.org	Community Action Committee of Cape Cod and the Islands, Inc.- Outpost Site-Brazilian Social Services 70 Center Street Hyannis MA 02601 Tel: 508-771-1727 www.cacci.cc
Falmouth Hospital 100 Ter Huen Drive Falmouth MA 02540 Tel: 508-495-7156 www.capecodhealth.org	Fishing Partnership Support Services 894 Main Street Chatham MA 02633 Tel: 774-840-9393 or 888-282-8816 www.fishingpartnership.org
Harbor Community Health Center 735 Attucks Lane Hyannis MA 02601 Tel: 508-778-5420 www.hhsi.us	
Outer Cape Health Services, Inc 3130 Route 6 Wellfleet MA 02667 Tel: 508-349-3131 www.outercape.org	

MassHealth members can also call MassHealth Customer Service center

Phone number: (800) 841-2900

TDD/TTY: 711

Health Connector Federal Policy Updates: ConnectorCare Program Changes

The federal government recently passed a budget reconciliation bill on July 4, 2025. As a result, many Health Connector members will see increases in the cost of their health insurance or changes in their eligibility, access to coverage, or the amount of financial help they're able to receive.

For Plan Year 2026, there are two major changes made by the federal government that will impact the ConnectorCare program:

- **Plan Type 1 coverage will be eliminated.**
 - Individuals and Families with incomes up to 100 percent of the federal poverty level are no longer eligible for advance premium tax credits (APTCs) starting on January 1, 2026, due to changes made by the federal government.

- Individuals who expect to earn up to \$15,650 and \$32,150 for a family of four in 2026 will no longer be eligible for ConnectorCare.
- Members may be eligible for unsubsidized coverage.
- This federal change is specific to the Health Connector and does not change a member's eligibility for MassHealth Limited or the Health Safety Net.
- **Plan Type 3D will be eliminated, if Congress does not act to continue the enhanced federal tax credits.**
 - The current federal enhanced APTCs expire at the end of 2025. If Congress does not extend them, Plan Type 3D will be eliminated.
 - ConnectorCare plan eligibility is based upon eligibility for APTCs. If these enhanced APTCs do not continue, APTCs will only be available for individuals earning up to 400 percent of the federal poverty level and members in Plan Type 3D will lose eligibility for ConnectorCare.
 - Members will also lose access to APTCs and may be eligible for unsubsidized coverage, but will experience higher premiums, co-pays, and deductibles.

Both of these federal changes mean that the ConnectorCare program will only be available for those individuals and families with income between 100 and 400 percent of the federal poverty level for Plan Year 2026.

Impacted members will be receiving email communications from the Health Connector beginning at the end of this week that provides information about these federal changes.

When working with these members, please explain that these **changes will take effect in January of 2026**. As always, work with members to review their application and make updates as needed to their income, reporting any income increases or decreases. Explain the impacts of changes to their immigration status, or their household size, including reporting a pregnancy or other health status change.

The Health Connector will have a new webpage dedicated to helping members stay informed about the impacts of federal policy changes. Please visit MAhealthconnector.org for updates.