



*The Commonwealth of Massachusetts
Commonwealth Health Insurance Connector Authority
100 City Hall Plaza
Boston, MA 02108*

MAURA T. HEALEY
Governor
KIMBERLEY DRISCOLL
Lieutenant Governor

KIAME MAHANIAH, MD, MBA
Board Chair
AUDREY MORSE GASTEIER
Executive Director

NOTICE OF PUBLIC HEARING

Under the provisions of M.G.L. c. 30A and pursuant to the regulatory authority found in St. 2006, c. 58, the Commonwealth Health Insurance Connector Authority (“Connector”) will conduct a public hearing for the purpose of gathering comments, ideas, and information concerning the following emergency amendments to existing regulations:

956 CMR 5.00 Minimum Creditable Coverage

The purpose of the amendments to existing regulation 956 CMR 5.00 is to change the definition of “Preventive Health Services” to ensure that Massachusetts residents who are seeking to satisfy the Commonwealth’s individual mandate, which requires them to enroll in health insurance meeting minimum creditable coverage standards if it is affordable or pay a penalty on their state income tax returns, enroll in coverage that includes a complete and medically appropriate set of preventive services without any cost-sharing.

The hearing will be held online at the following date and time, and can be accessed using the below information:

Thursday, April 2, 2026, 1:00 – 3:00 p.m.

Zoom Meeting

<https://us06web.zoom.us/j/85175830153?pwd=zdFsCeeGq3YjNsNaSOiG1JsGsC8R9U.1>

Meeting ID: 851 7583 0153

Passcode: 115764

One tap mobile

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These amended regulations were approved by the Connector Board on February 12, 2026, and filed with the Secretary of the Commonwealth on February 12, 2026. A copy of the amended regulations and hearing rules may be obtained from the Commonwealth Health Insurance Connector Authority, 100 City Hall Plaza, 6th Floor, Boston, MA 02108 during normal business hours or on the web at www.mahealthconnector.org, by hovering the cursor over “About” and selecting “Rules & Regulations” from the drop down menu. All persons desiring to be heard on these matters should appear for the online hearing at the designated time. Written comments in advance of the hearing and at the hearing are welcome and if mailed, should be sent to the same address - Attention to Andrew R. Egan:

Public Comments, or emailed to connector-legal@state.ma.us. Written Comments will be accepted until April 2, 2026 at 4 P.M.



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VIA ELECTRONIC AND MAIL DELIVERY

February 12, 2026

Office of the Secretary of the Commonwealth
State Publication & Regulations Division
One Ashburton Place, Room 1613
Boston, MA 02108

Re: Notice of Public Hearing and Small Business Impact Statement

To Whom it May Concern:

Enclosed, please find a “Notice of Public Hearing” for proposed amendments to existing regulation 956 CMR 5.00 – “Minimum Creditable Coverage”. These proposed regulations were approved by the Health Connector Board on February 12, 2026. Please also find, enclosed, a “Small Business Impact Statement” addressing the impact, if any, of the proposed amendments to 956 CMR 5.00 on small businesses in the Commonwealth.

The purpose of the amendments to existing regulation 956 CMR 5.00 is to change the definition of “Preventive Health Services” to ensure that Massachusetts residents who are seeking to satisfy the Commonwealth’s individual mandate, which requires them to enroll in health insurance meeting minimum creditable coverage standards if it is affordable or pay a penalty on their state income tax returns, enroll in coverage that includes a complete and medically appropriate set of preventive services without any cost-sharing. Because these regulations concern the level or value of health insurance such residents must have in order to satisfy the state’s health coverage requirement there is no anticipated impact on small businesses, including that there is no projected reporting, recordkeeping, or other administrative cost required for compliance with the proposed amendments.

Because there is no impact on small businesses, there is no distinction between performance standards or design standards. Further, there are no other regulations of the Commonwealth Health Insurance Connector Authority, or any other state agency, which may duplicate or conflict with the amended regulation.

The Commonwealth Health Insurance Connector Authority does not expect that these amendments will be likely to have any effect on the formation of new business in the state.

The Commonwealth Health Insurance Connector Authority respectfully requests that the enclosed “Notice of Public Hearing” be published in the next Register. If you have any questions regarding

the enclosed "Notice of Public Hearing" or "Small Business Impact Statement", please do not hesitate to call. Thank you for your attention to this matter.

Sincerely,

A handwritten signature in cursive script, appearing to read "Michael E. Cannella".

Michael E. Cannella, Esq.
Assistant General Counsel

Enclosures: Paper Copy of Public Hearing Notice
Electronic Copy of Public Hearing Notice
Sent via Email to regulations@sec.state.ma.us