While the overall uninsured rate in Massachusetts is low, certain population groups still struggle with significantly higher rates of uninsurance. People who are Black or Hispanic, for example, are two to three times as likely to be uninsured as White, non-Hispanic people in Massachusetts. These coverage gaps and disparities are perpetuated by four common barriers to health insurance coverage in Massachusetts:

### ACCESS TO AFFORDABLE COVERAGE
- 80% of uninsured cite the cost of coverage as a reason for not having insurance.
- 64% of uninsured adults who work for an employer are not eligible for employer-sponsored insurance (ESI) through their job.
- 10% of uninsured do not qualify for ConnectorCare or advance premium tax credits (APTCs) because they are deemed to have an affordable offer of ESI (the premium for individual coverage is less than 9.12% of household income).
- 18% of uninsured have family incomes that are too high to qualify for APTCs.

### ELIGIBILITY TRANSITIONS
- 47% of uninsured had lost eligibility for MassHealth in 2019.
  - Eligible people may not successfully maintain their MassHealth coverage or transition from MassHealth to the Health Connector because they did not receive or respond to a notice or do not know how to apply without help.
- 33% of uninsured had lost their job or changed employers in 2019.
  - Employers typically only inform laid-off workers about options to stay on their ESI by paying the full premium (COBRA coverage), but not about the availability of coverage from MassHealth and the Health Connector.

### COMPLEX ADMINISTRATIVE PROCESSES
- Including:
  - Complex application and verification requirements for MassHealth and ConnectorCare.
  - Complex renewal processes, which must be completed for someone to retain MassHealth or Health Connector coverage.
  - Limited awareness of and access to in-person enrollment assistance.
  - Emphasis on computer, internet, and email access for enrollment and renewal activities.

### LANGUAGE BARRIERS AND CHALLENGES UNIQUE TO IMMigrants
- 20% of uninsured are ineligible for MassHealth and Health Connector coverage because they are undocumented.
- 28% of uninsured adults have limited English proficiency. This may make complex administrative processes even more challenging to navigate.
  - Other challenges:
    - Enrollment complications for mixed status households.
    - Concerns about immigration consequences.