

# Faces of MassHealth: Coverage Across the Commonwealth

OCTOBER 2025



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## ABOUT THE BLUE CROSS BLUE SHIELD OF MASSACHUSETTS FOUNDATION

The mission of the Blue Cross Blue Shield of Massachusetts Foundation (the Foundation) is to ensure equitable access to health care for all those in the Commonwealth who are economically, racially, culturally, or socially marginalized. We collaborate with public and private organizations to broaden health coverage and reduce barriers to care through grants, research, and policy initiatives.

## ABOUT THE MASSACHUSETTS MEDICAID POLICY INSTITUTE

The Massachusetts Medicaid Policy Institute (MMPI)—a dedicated arm of the Foundation's policy and research agenda—is an independent and nonpartisan source of information and analysis about the Massachusetts Medicaid program, “MassHealth.” MMPI’s mission is to promote the development of effective Medicaid policy solutions through research and policy analysis.

## ABOUT MANATT HEALTH

Manatt Health integrates legal and consulting services to better meet the complex needs of clients across the health care system. Combining legal excellence, firsthand experience in shaping public policy, sophisticated strategy insight and deep analytic capabilities, we provide uniquely valuable professional services to the full range of health industry players. The diverse team of more than 200 attorneys and consultants from Manatt, Phelps & Phillips, LLP, and its consulting subsidiary, Manatt Health Strategies, LLC, is passionate about helping its clients advance their business interests, fulfill their missions, and lead health care into the future. For more information, visit <https://www.manatt.com/Health>.

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## ACKNOWLEDGMENTS

The Foundation would like to acknowledge **Ecu-Health Care** and **Health Care For All** for authoring the profiles of current and former MassHealth members that are dispersed throughout the chart pack. The Foundation would also like to acknowledge **MassHealth**, which provided data and insights to support this chart pack.



### About Ecu-Health Care

Ecu-Health Care is a private non-profit health coverage access program located on the Northern Berkshire Campus of Berkshire Medical Center, in North Adams. Their mission is to help the uninsured and underinsured residents of North Berkshire access affordable health care.



### About Health Care for All

Health Care For All (HCFA) is a Massachusetts nonprofit advocacy organization working to create a health care system that provides comprehensive, affordable, accessible, and culturally competent care to everyone, especially the most vulnerable among us. They achieve this as leaders in public policy, advocacy, education, and service to consumers in Massachusetts.

## ABOUT THIS PROJECT

The Blue Cross Blue Shield of Massachusetts Foundation, in partnership with Manatt Health (Manatt), Health Care For All (HCFA), and Ecu-Health Care, developed this chart pack with the goal of providing a deeper understanding of who is served by MassHealth.

To develop the chart pack, the project team analyzed key demographic characteristics of people enrolled in MassHealth and documented the personal experiences that brought individuals to MassHealth and how MassHealth has benefited their lives and families.

This project is intended to pair quantitative and qualitative data to paint a rich portrait of MassHealth members.

- **Quantitative data** were provided directly by MassHealth and analyzed by Manatt to profile the demographic and socioeconomic characteristics of individuals enrolled in MassHealth as of June 30, 2024.
- **Qualitative data** were gleaned from interviews with current and former MassHealth members conducted by HCFA and Ecu-Health Care.

This report serves as an update to the 2019 Faces of MassHealth report, which can be found online [here](#). Please note that quantitative data presented here may differ from the previous report due to methodological differences and shifts in the MassHealth population, and results should not be directly compared without referencing technical notes in the accompanying [Databook](#).



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## KEY FINDINGS

- MassHealth plays an essential role in providing access to health care services for **residents of all ages** across the Commonwealth.
- Almost three in four MassHealth members have annual **incomes below the federal poverty level** (FPL), or less than \$31,200 for a family of four.
- More than half of MassHealth members (nearly 60%) are either **children under age 19, adults aged 65 or older, or people with disabilities**.
- **Women** account for more than half of all adults and nearly two-thirds of adults aged 65 or older with MassHealth coverage.
- MassHealth is a significant coverage source for residents across **all counties in Massachusetts**.
- MassHealth members are **racially and ethnically diverse**, with nearly three in five self-identifying as Hispanic, Black, Asian, or another non-White race.
- While most MassHealth members speak English as their primary language, over one in four members report a language other than English as their **primary spoken language**.
- MassHealth often supplements or facilitates access to insurance coverage from other sources, including **Medicare**. Over one in five MassHealth members are enrolled in other coverage (such as Medicare or employer-sponsored coverage); they receive support from MassHealth to cover out of pocket costs or to access services that are not covered by their other insurance.

**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024.

**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.

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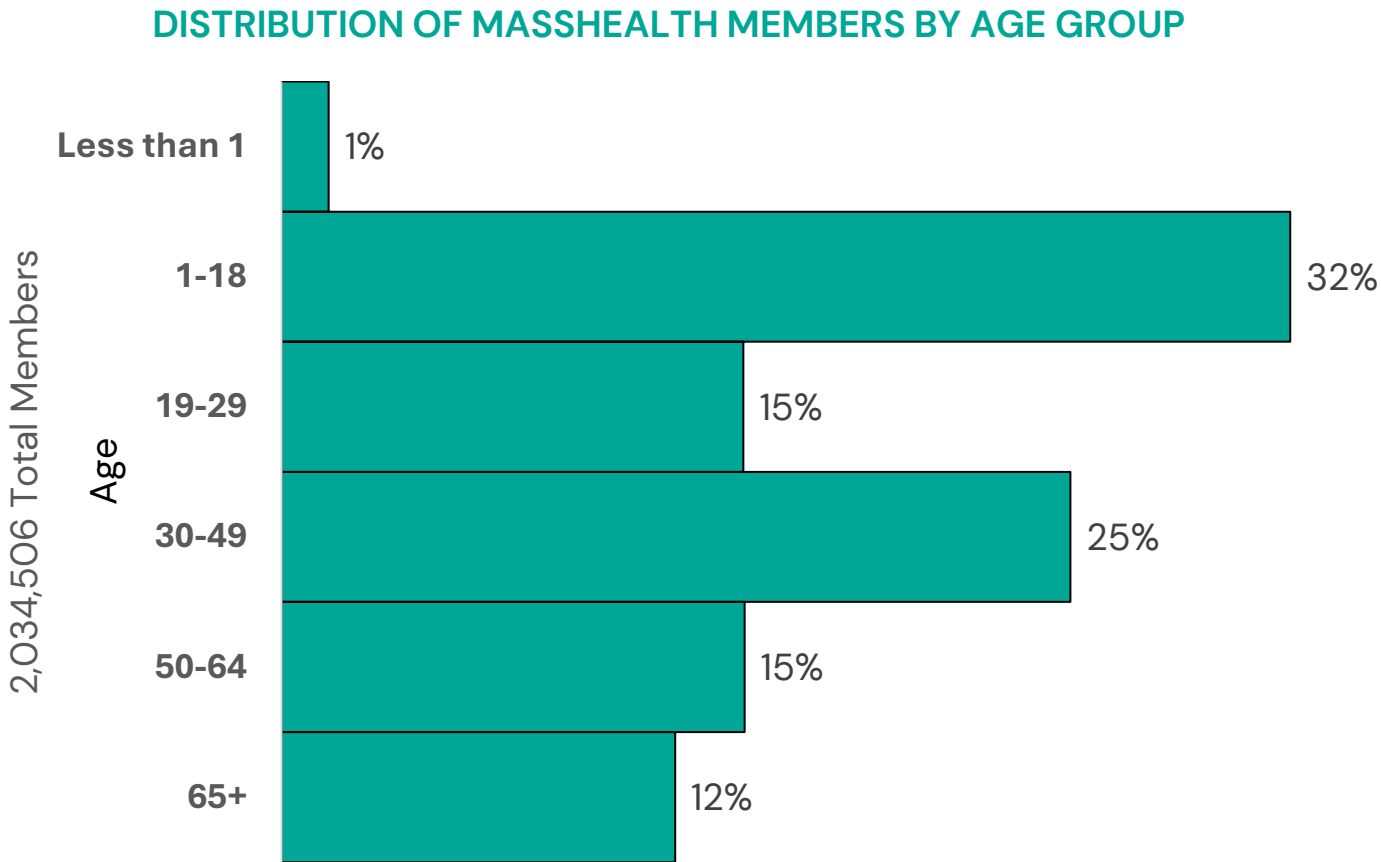
## WHAT IS MASSHEALTH?

- In Massachusetts, Medicaid and the Children's Health Insurance Program (CHIP) are combined in a single program called MassHealth. MassHealth is jointly financed by the state and federal governments.
- MassHealth provides health insurance coverage to around 2 million people in Massachusetts – or more than 1 in 4 Massachusetts residents.
- People qualify for the program based primarily on their income.
  - Most adults under age 65 can be covered if their annual household income is below 138 percent of the federal poverty level, or about \$20,782 annually for an individual in 2024.
  - Certain groups – such as children under age 19, pregnant people, and people with disabilities – have higher income cutoffs.
- By offering low-cost access to health care services, MassHealth improves members' health and helps protect them from the burden of medical debt.<sup>1</sup>

Check out [MassHealth: The Basics](#) for additional background information on MassHealth eligibility, benefits, and programs.

# MASSHEALTH SUPPORTS PEOPLE OF ALL AGES

- Almost 50% of all children under age 19 and nearly one in five of all individuals aged 65 and older in the Commonwealth are covered by MassHealth (data not shown).<sup>2</sup>
- MassHealth serves as a critical bridge for the 15% of members aged 50–64 who may not yet be eligible for Medicare based on age. MassHealth coverage ensures many low-income individuals have access to comprehensive health care services in advance of potential transitions to Medicare coverage at age 65.



**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024.

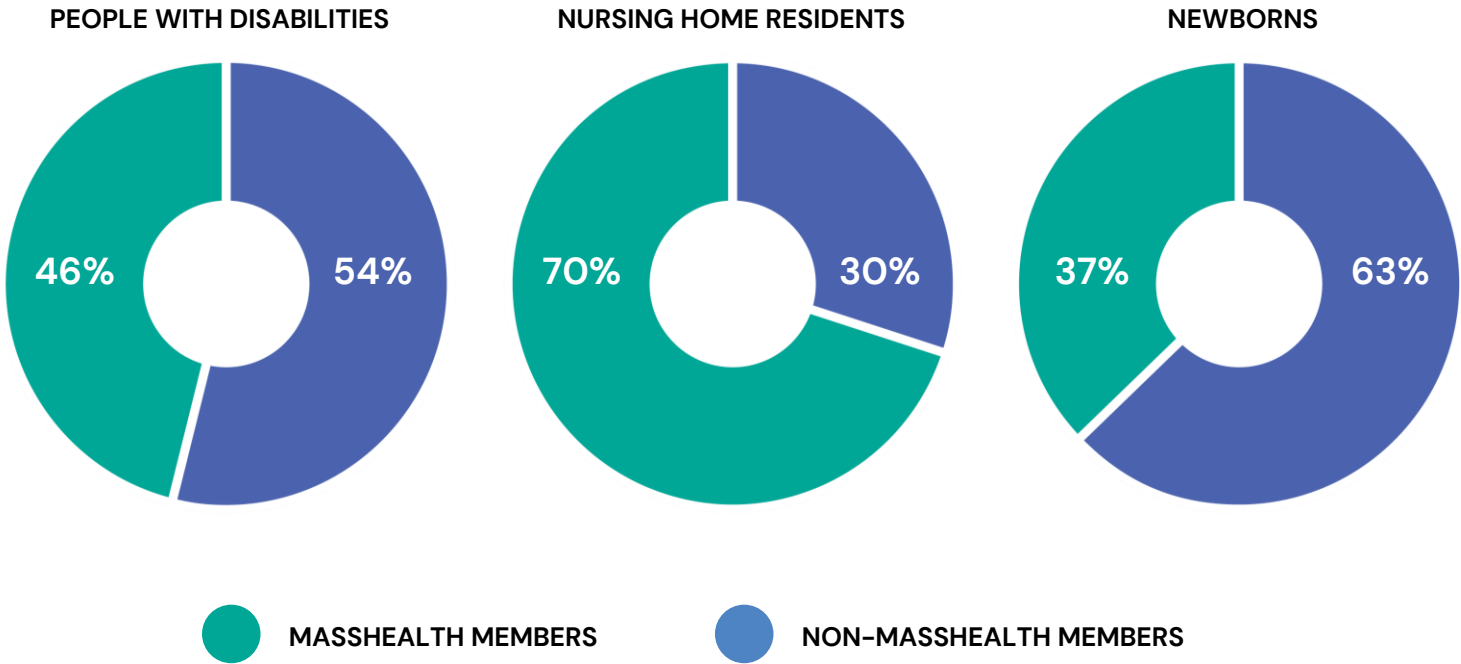
**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.



# MASSHEALTH COVERS MANY INDIVIDUALS WITH SIGNIFICANT HEALTH CARE NEEDS

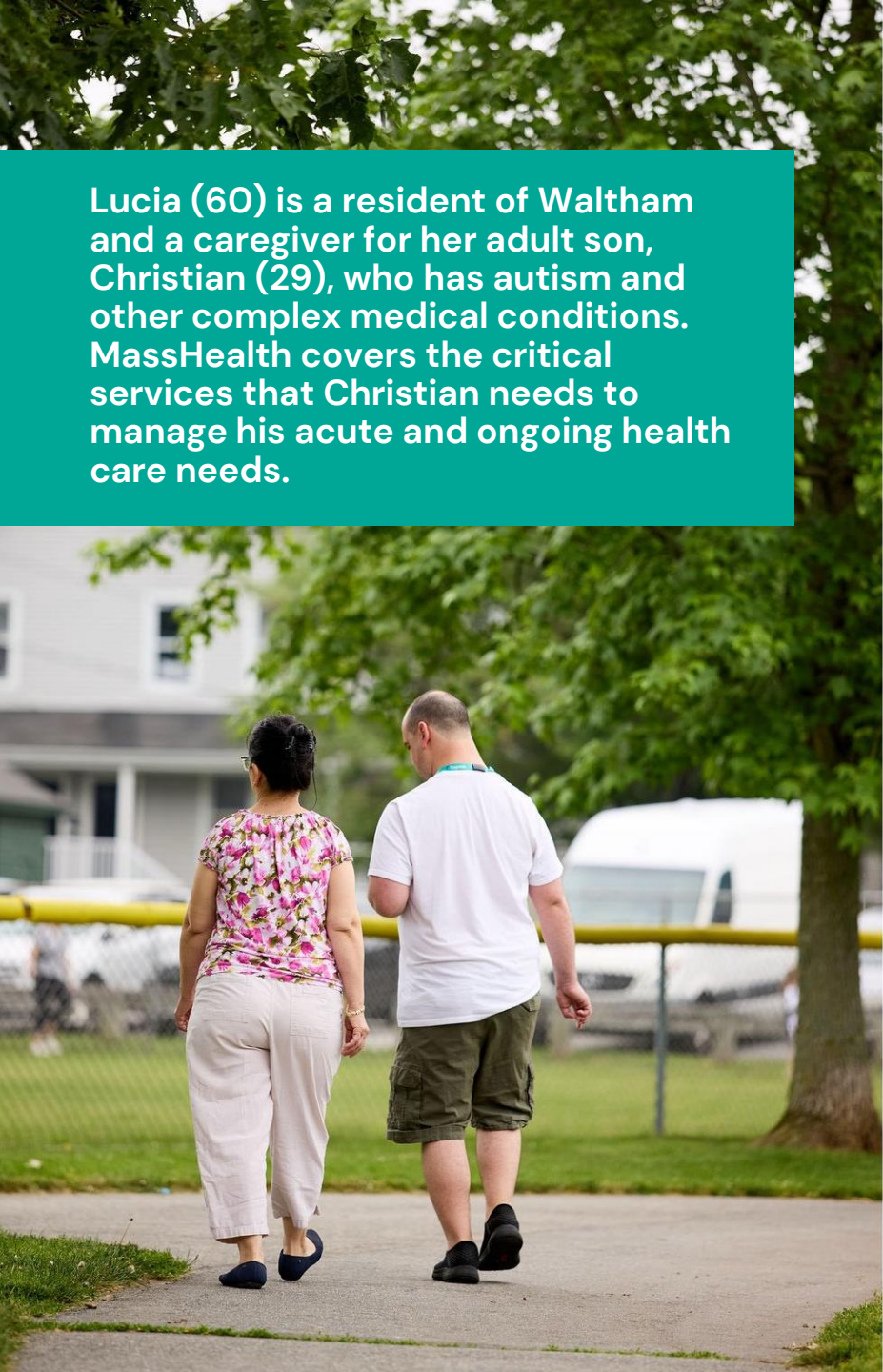
- MassHealth covers nearly 50% of people with disabilities and 70% of nursing home residents in the Commonwealth.<sup>3</sup> MassHealth is the only health insurance source that comprehensively covers long-term services and supports (LTSS). LTSS includes nursing home stays as well as services that people with disabilities and seniors often need to stay in their homes and out of institutions (e.g., home health and personal care services).
- A significant number of pregnant people (data not shown) and nearly 40% of births in the Commonwealth are covered by MassHealth.<sup>4</sup>

PERCENT OF INDIVIDUALS WITH SIGNIFICANT HEALTH CARE NEEDS COVERED BY MASSHEALTH



**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024. Individuals with disabilities include individuals who are deaf or have serious difficulty hearing; blind or have serious difficulty seeing; and individuals with cognitive, ambulatory, self-care, or independent living difficulty.

**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.



Lucia (60) is a resident of Waltham and a caregiver for her adult son, Christian (29), who has autism and other complex medical conditions. MassHealth covers the critical services that Christian needs to manage his acute and ongoing health care needs.

## LUCIA'S STORY

*A devoted daughter, mother, and caregiver, Lucia lives in Waltham with her mother and her youngest adult son, Christian, who has autism and other complex medical conditions.*

*Lucia worked as a school bus driver for many years, but she had to leave her job to care for Christian full-time when he became increasingly aggressive and could no longer attend school. His health had been worsening, and at one point, he was hospitalized four times in one year.*

*Fortunately, Lucia and Christian both qualify for health care coverage through MassHealth. When an emergency arises due to Christian's complex medical conditions and dental problems, Lucia feels at ease knowing that he'll have access to emergency transportation, prescriptions, and dental care without the risk of acquiring ambulance bills or medical debt.*

*Through MassHealth, Christian also has access to Applied Behavioral Analysis services, which offers Christian the opportunity to learn adaptive and communication skills. He receives this care at the Edinburg Center, where he can go independently because of the transportation offered by MassHealth. This also helps Lucia, as it not only promotes his independence, but also gives her respite from her role as a full-time caregiver.*

*For Lucia and Christian, MassHealth is not just an insurance plan – it is a lifeline that offers health care and a peace of mind.*

**“Without [MassHealth], we couldn't survive.”**

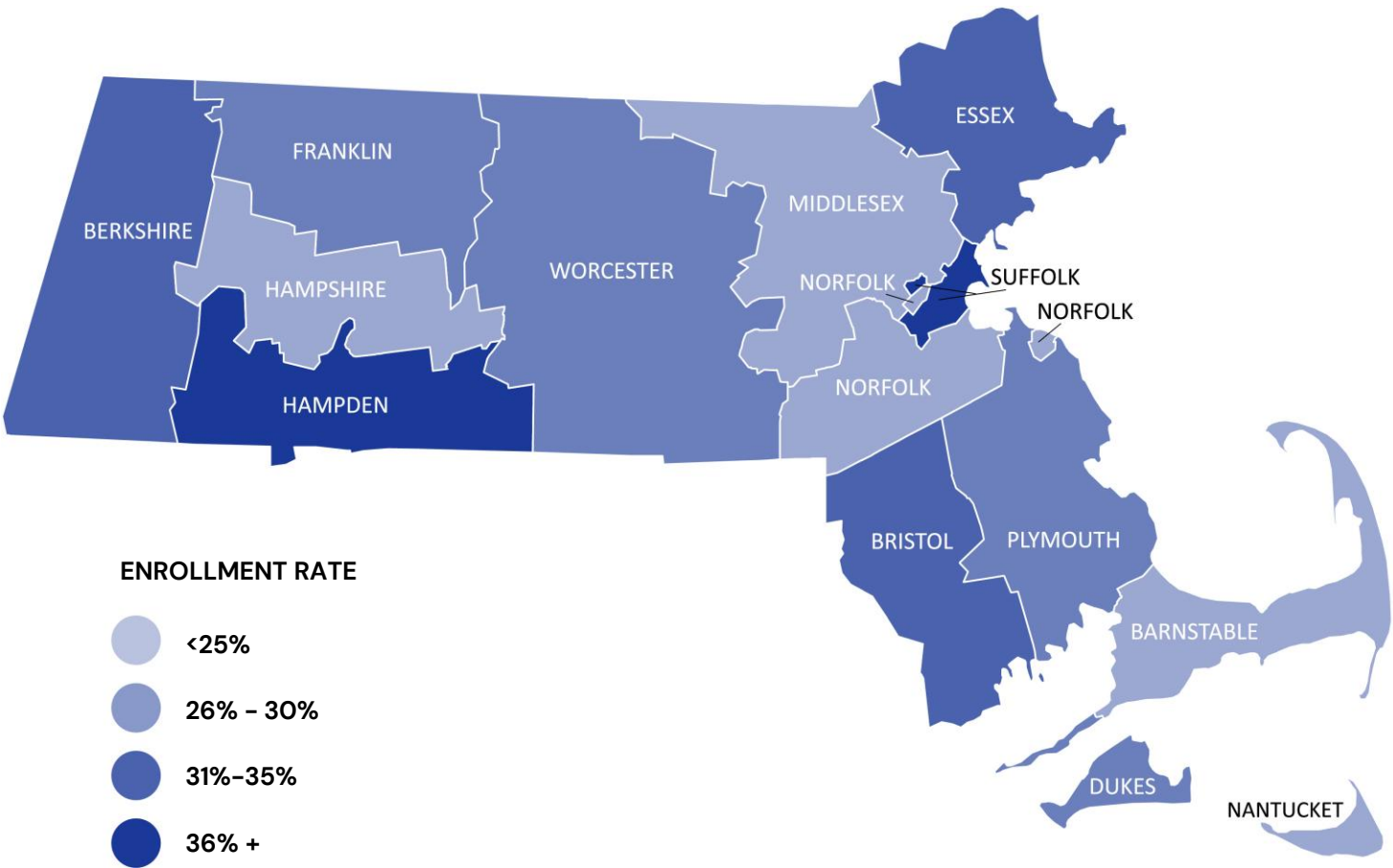
# MASSHEALTH IS A SIGNIFICANT COVERAGE SOURCE FOR RESIDENTS ACROSS MASSACHUSETTS

- MassHealth members live across the state, mirroring the geographic distribution of the Commonwealth’s population
- The percent of residents within a county that are enrolled in MassHealth varies across the Commonwealth and is driven by poverty rates and other demographic characteristics.
- The MassHealth enrollment rate ranges from 18% of residents in Hampshire County to 42% of residents in Hampden County.
  - Hampden County has the lowest median household income of any county in the Commonwealth.<sup>5,6</sup>

**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024.

**SOURCES:** Faces of MassHealth Databook, May 2025.  
<https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.

PERCENT OF RESIDENTS ENROLLED IN MASSHEALTH BY COUNTY







Lisa (52) is a resident of Adams, who relied on MassHealth to help with her medical and dental needs after moving back to Massachusetts after 18 years in North Carolina.

**“MassHealth was very helpful in ensuring coverage for any emergencies and maintaining a healthy life, while helping me maintain a healthy smile.”**

## **LISA'S STORY**

*Following 18 years of living outside Massachusetts, Lisa moved back to her home state to be nearer to family and friends. At the outset, Lisa faced a trio of challenges: unemployment, lack of health insurance, and painful dental issues. After consulting with a local Navigator, Lisa successfully secured MassHealth with dental coverage, which enabled her to receive preventive health care and to repair her broken crown.*

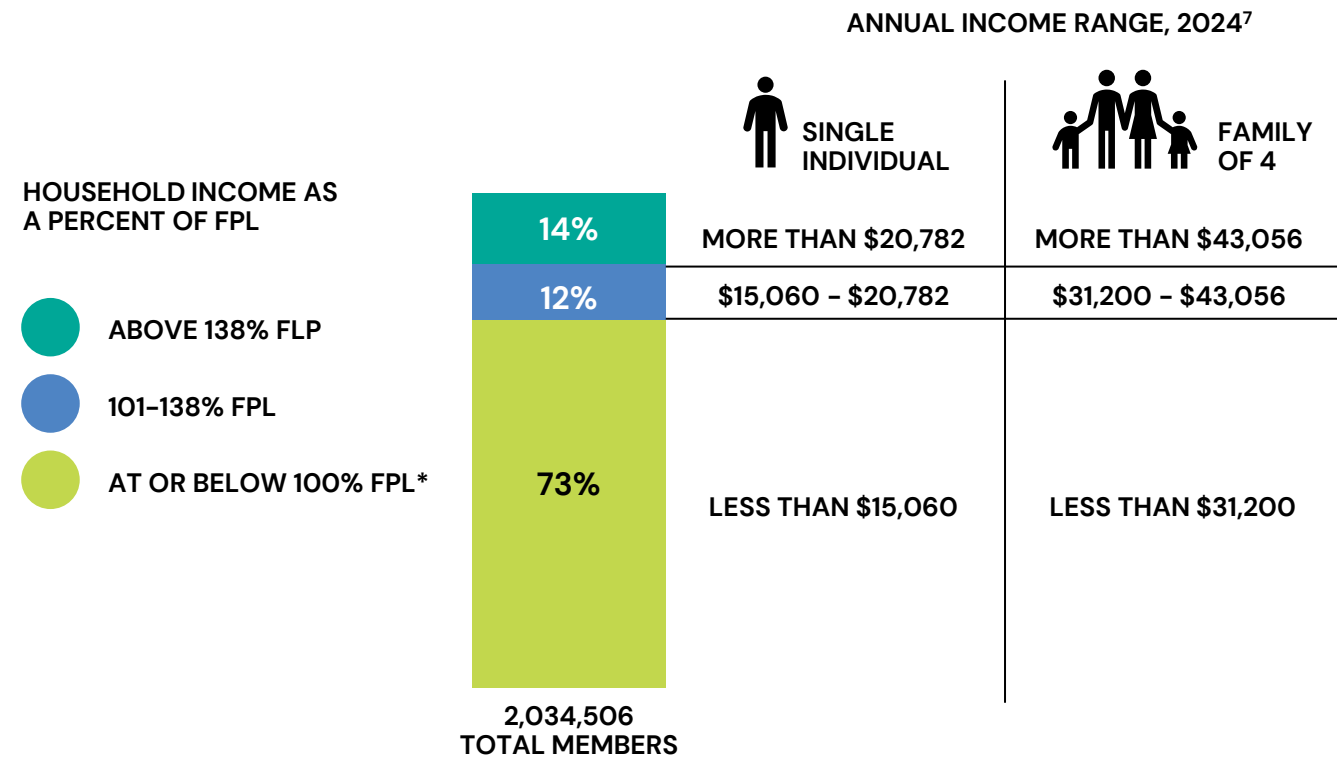
*Soon after enrolling in MassHealth, Lisa was able to obtain part-time employment at a local grocery store. She was relieved that she could maintain MassHealth eligibility while working part-time, because she was not offered employer-sponsored insurance.*

*After nearly a year on MassHealth, Lisa landed a full-time job with benefits, including health insurance. Now, as an administrative assistant at United Cerebral Palsy of Western Mass, Lisa is no longer enrolled in MassHealth, but she is grateful it was there for her when she needed it.*

# NEARLY THREE IN FOUR MASSHEALTH MEMBERS HAVE INCOMES AT OR BELOW THE FEDERAL POVERTY LIMIT (FPL)

- MassHealth expanded eligibility to adults earning up to 138% FPL prior to implementation of the Affordable Care Act (ACA) in 2014. However, the ACA allowed MassHealth to receive enhanced federal matching funds for adults without children earning up to 138% FPL.
- Additional information on income thresholds associated with different MassHealth eligibility groups can be found in the [MassHealth: The Basics](#) report.

## DISTRIBUTION OF MASSHEALTH MEMBERS BY INCOME



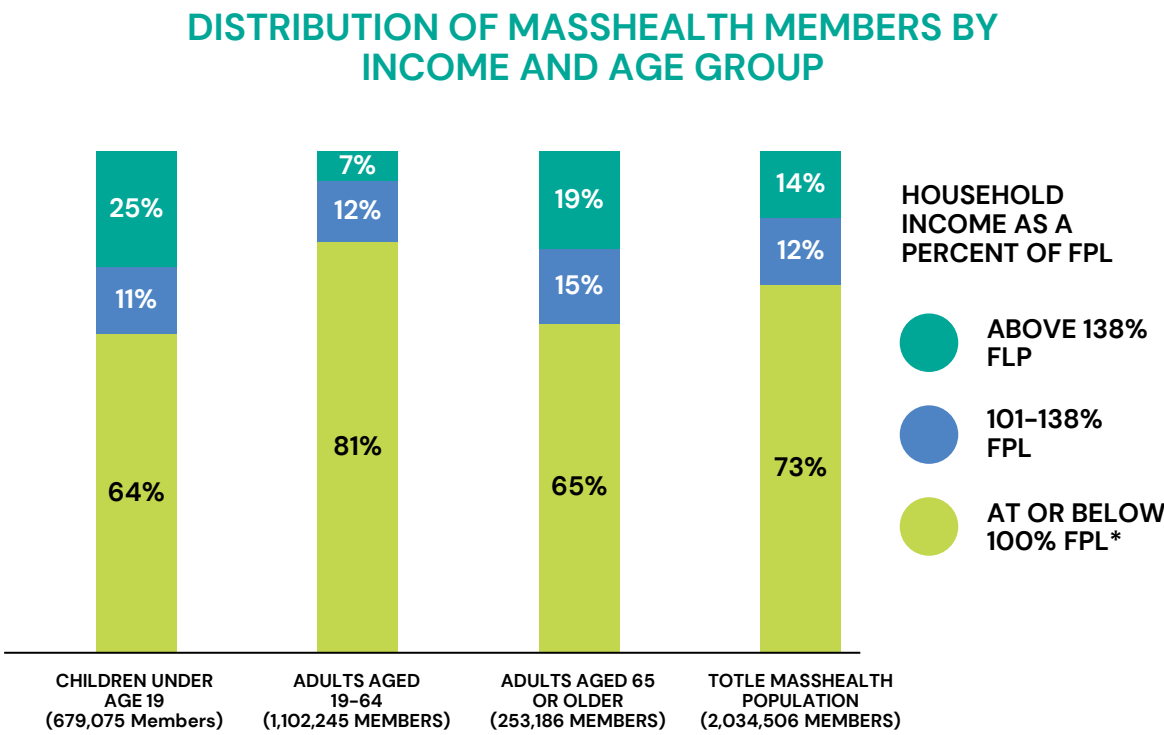
**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024. Percentages may not sum to 100% due to rounding.

\*The percent of members at or below 100% FPL may include some members whose income is above 100% FPL because individuals eligible for MassHealth based on other criteria (e.g., disability) may have their income verified using other sources but that information is not retained in the MassHealth Data Warehouse.

**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.

# MOST MASSHEALTH MEMBERS WITH INCOMES GREATER THAN 138% FPL ARE CHILDREN UNDER AGE 19, INDIVIDUALS WITH DISABILITIES, AND OLDER ADULTS WITH SUPPLEMENTAL COVERAGE

- Most individuals enrolled in MassHealth that have incomes above 138% FPL are children under age 19 or are adults aged 65 or older.
- MassHealth eligibility for children under age 19 extends farther up the income scale, so a greater share of children with MassHealth live in households with incomes above 138% FPL.
- Adults aged 65 or older with incomes greater than 138% FPL may be eligible for a more limited form of MassHealth benefits. For example, people aged 65 or older with incomes up to 225% FPL can qualify for the MassHealth Medicare Savings Program (MSP), which helps cover some of Medicare’s out-of-pocket costs.
- MassHealth members between ages 19 and 64 with incomes greater than 138% FPL may be eligible due to disability or pregnancy status.



NOTE: Reflects individuals enrolled in MassHealth as of June 30, 2024. Percentages may not sum to 100% due to rounding.

\*The percent of members at or below 100% FPL can include some members whose income is above 100% FPL because individuals eligible for MassHealth based on other criteria (e.g., disability) have their income verified using other sources and do not have their income information retained in the MassHealth Data Warehouse.



Karl (63) is a resident of Boston. Karl retired early to prioritize his health after he was diagnosed with multiple myeloma, a blood cancer. MassHealth has enabled him to keep the medical team he had through his prior employer-sponsored coverage.



## KARL'S STORY

*Karl, who is 63 years old, retired after a long and rewarding 40-year career in sales and marketing. Karl retired earlier than planned in order to prioritize his health while living with multiple myeloma, a blood cancer.*

*When Karl was first diagnosed nineteen years ago, he was told he only had three years to live. Defying all odds, Karl is in remission and works with his oncology team to monitor his health and manage the long-term effects of past treatment.*

*Karl was able to keep his employer-sponsored health insurance for over a year after he retired. But eventually, his former employer's premium subsidy ended, and Karl would have had to pay over \$900 a month to keep his private insurance and keep seeing his doctors. This was simply unaffordable.*

*With help from enrollment assisters, Karl learned that he was eligible for MassHealth CommonHealth due to his disability (stemming from his multiple myeloma diagnosis). CommonHealth is a MassHealth program that offers health care coverage with sliding scale premiums to individuals with disabilities whose income would otherwise be too high to qualify for MassHealth. This has allowed him to keep his entire medical team, and his current premium is a third of what he would have had to pay privately.*

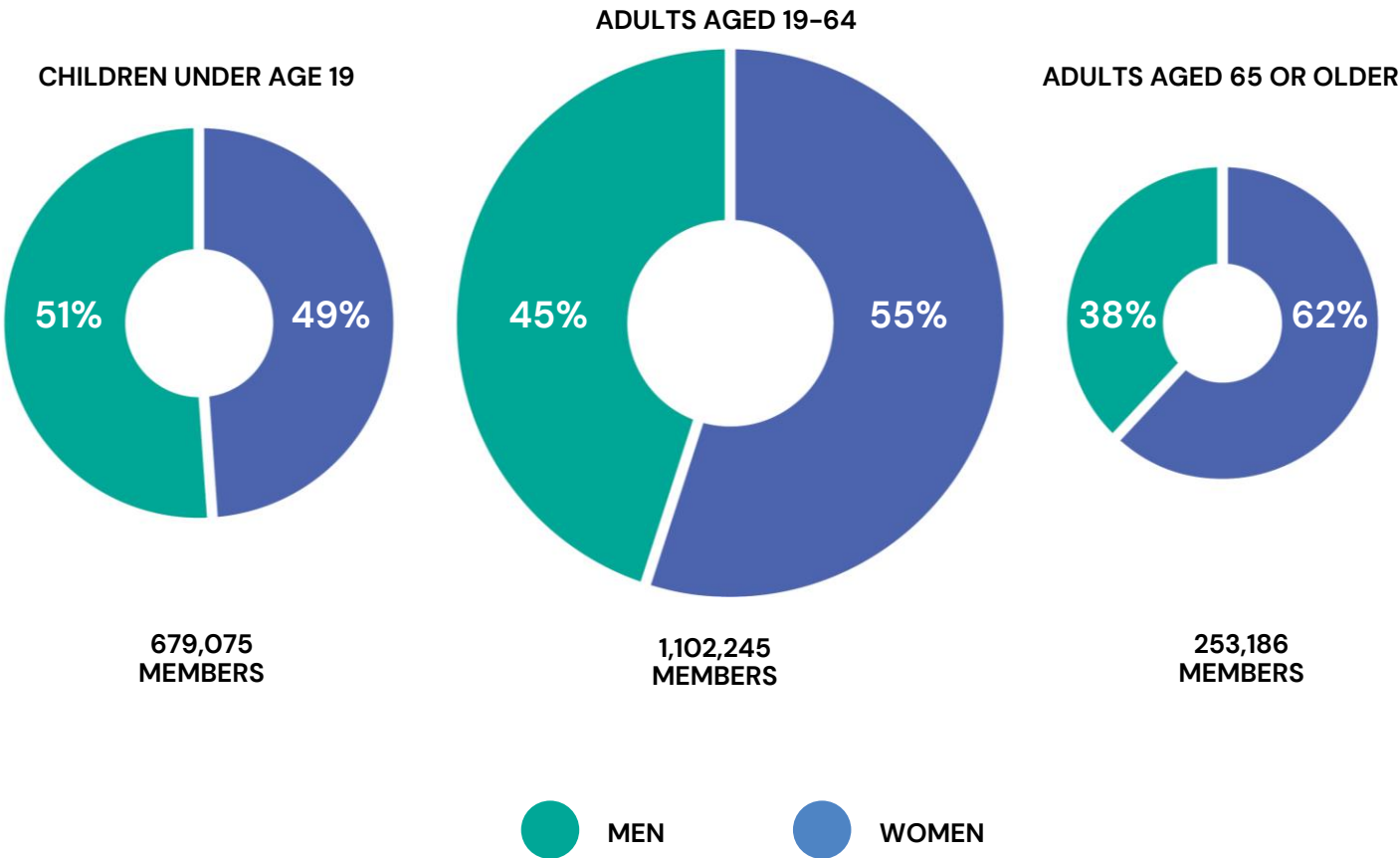
*Karl believes he has surpassed the medical field's expectations because of his positive outlook, resilience, and commitment to prioritizing his health – and he says that MassHealth has been a crucial resource in allowing him to do so.*

**“[MassHealth has] been incredible. Everything I needed – it's all covered. [...] They'll find a way to make it affordable for you.”**

# MOST MASSHEALTH MEMBERS AGED 19 OR OLDER ARE WOMEN

- Among children under age 19 enrolled in MassHealth, the population is split evenly by gender.
- Women account for 55% of adults aged 19–64 enrolled in MassHealth, which may be influenced by pregnancy-related eligibility, as well as lower income levels among women.
- Among adults aged 65 or older, nearly two in three are women, potentially reflecting longer life expectancies among women.

DISTRIBUTION OF MASSHEALTH MEMBERS BY AGE AND GENDER



NOTE: Reflects individuals enrolled in MassHealth as of June 30, 2024.

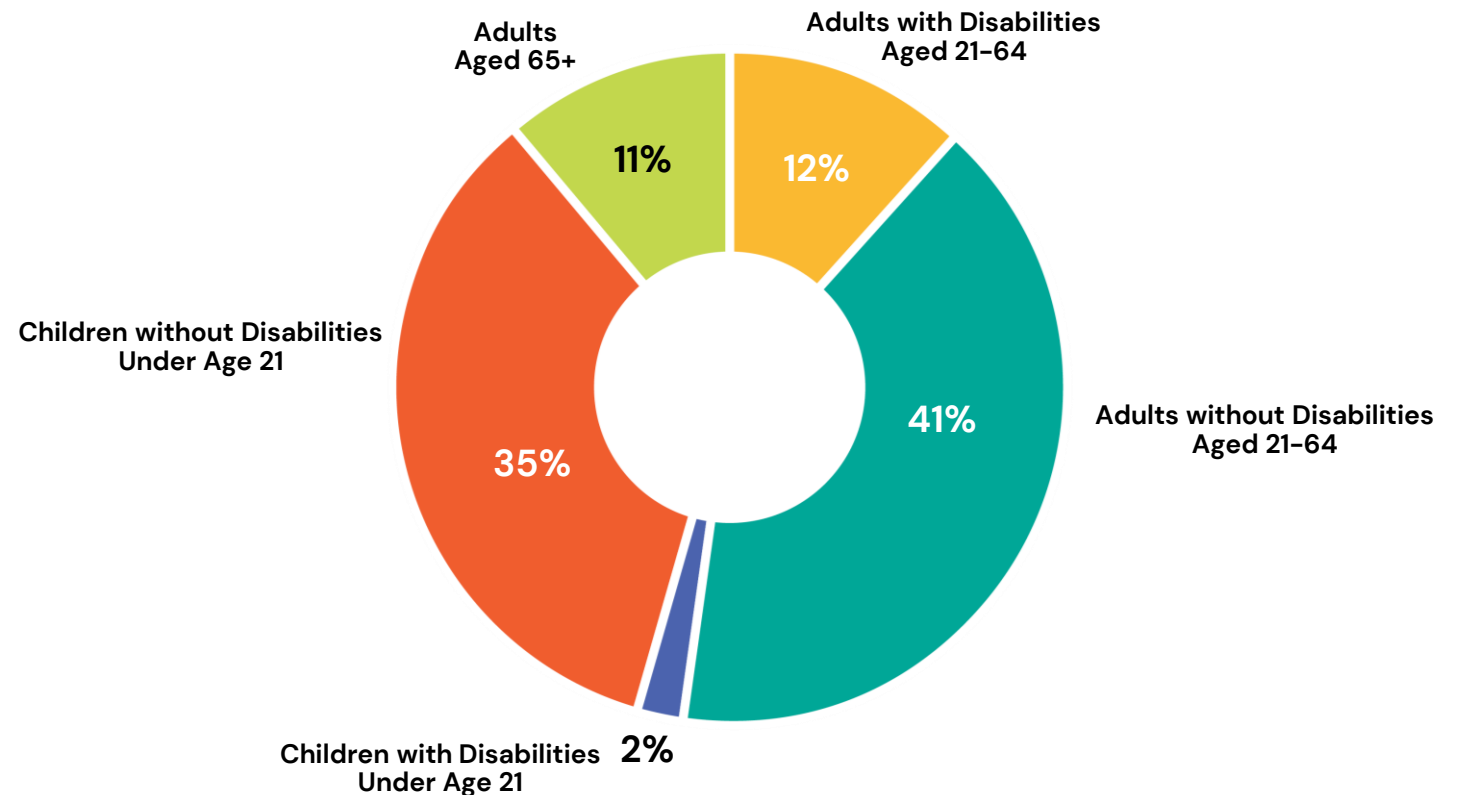
SOURCES: Faces of MassHealth Databook, May 2025.  
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## CHILDREN UNDER AGE 21, ADULTS AGED 65 OR OLDER, AND PEOPLE WITH DISABILITIES ACCOUNT FOR 60% OF MASSHEALTH MEMBERS

- Approximately one in four adults aged 21–64 enrolled in MassHealth are eligible due to disability.
- The vast majority (nearly 90%) of individuals eligible for MassHealth on the basis of disability are adults aged 21–64.
- Despite comprising only 25% of MassHealth members, adults aged 65 or older and individuals under age 65 with disabilities account for over 50% of all MassHealth spending (data not shown).<sup>3</sup>
  - This reflects the greater health care needs that seniors and people with disabilities have relative to other MassHealth members. These groups are also more likely to need long-term services and supports, which are not typically covered by other insurance types.

### DISTRIBUTION OF MASSHEALTH MEMBERS BY AGE GROUP AND DISABILITY STATUS



**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024. Percentages may not sum to 100% due to rounding. Individuals are defined as having a disability if they are eligible for MassHealth on the basis of disability. This slide classifies individuals under age 21 as “children” because MassHealth has different income eligibility thresholds for individuals that are under age 21 relative to individuals that are aged 21 or over.

**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.

**“It’s so important  
for us to have  
MassHealth,  
because without  
MassHealth we  
have no health,  
no access to  
health care.”**

## **ADELINE’S STORY**

*At 43, Adeline lives in Brockton with her 63-year-old mother and three children, aged 26, 15, and 10. Her days are filled with activities and the joys of motherhood. Adeline has two part-time jobs, one as a Personal Care Attendant (PCA) and one as a hair stylist. However, neither of these roles offer health insurance. Because of the family’s income, they are able to get health insurance through MassHealth.*

*Adeline is grateful that she and her family – including her mother – have access to this insurance. Because of MassHealth, her children have access to regular physical exams and dental care without added cost-sharing that could put a financial strain on the family.*

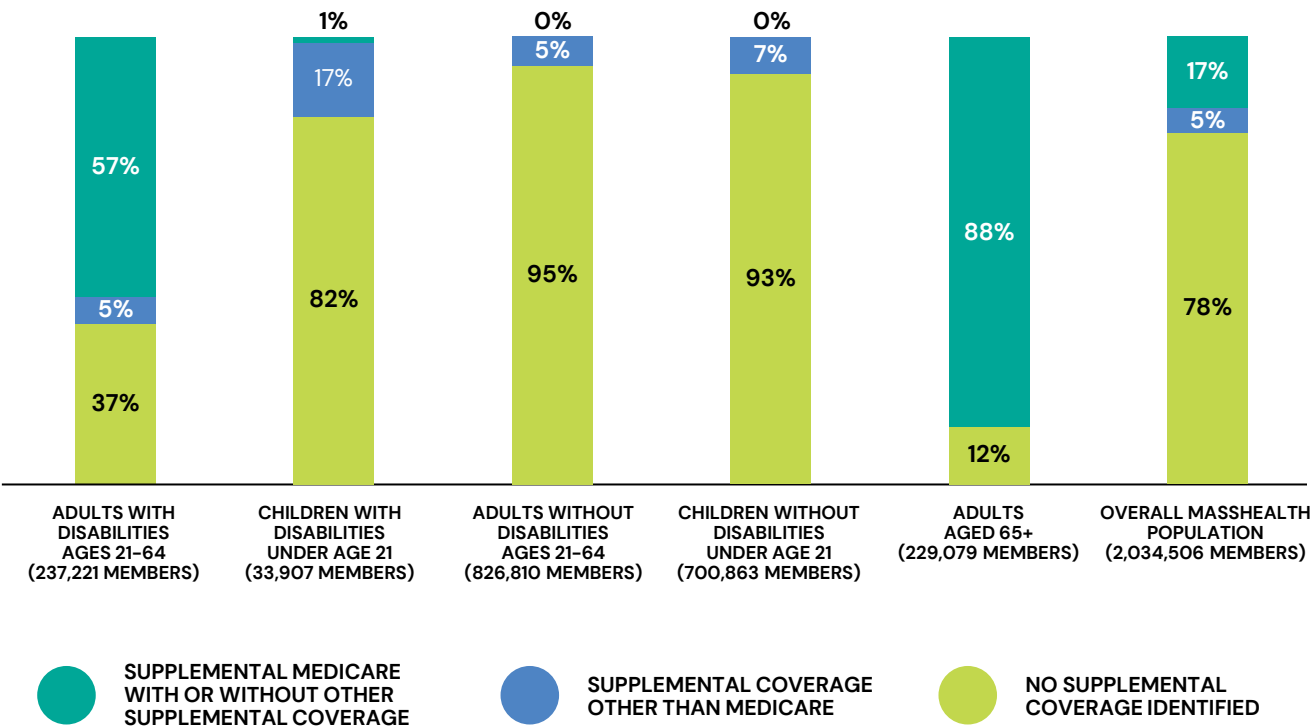
*MassHealth has also helped her family navigate her mother’s Alzheimer’s and dementia diagnoses. Through MassHealth, Adeline has taken on the role of her mother’s caregiver through MassHealth’s PCA program. This long-term services and supports (LTSS) program allows Adeline to continue earning an income while providing the day-to-day care her mother needs to stay out of a nursing home.*

*For over a decade, MassHealth has been an invaluable ally in helping Adeline care for her family through life’s challenges.*

# MASSHEALTH IS AN IMPORTANT SUPPLEMENT TO OTHER TYPES OF INSURANCE

- For the more than 1 in 5 MassHealth members who also have another source of coverage, MassHealth is the “payer of last resort.” This means most medical costs are covered by the individual’s other insurance plan.
- MassHealth can make commercial insurance or Medicare affordable for those with low incomes by covering premiums and copays.
- MassHealth can also cover long-term services and supports (LTSS) for people with another source of coverage, since LTSS are not covered by most commercial health insurance plans or by Medicare.
- Adults aged 65 or older and individuals with disabilities are much more likely to have supplemental insurance coverage than other MassHealth members. We discuss the role of MassHealth as a source of secondary coverage for people with disabilities in further detail on slide 21 and for people aged 65 or older on slide 22.

DISTRIBUTION OF MASSHEALTH MEMBERS BY SUPPLEMENTAL COVERAGE, AGE, AND DISABILITY STATUS



NOTE: Reflects individuals enrolled in MassHealth as of June 30, 2024. Percentages may not sum to 100% due to rounding. Individuals are defined as having a disability if they are eligible for MassHealth on the basis of disability. This slide classifies individuals under age 21 as “children” because MassHealth has different income eligibility thresholds for individuals that are under age 21 relative to individuals that are aged 21 or over. This figure does not include a small number of individuals with other or unknown eligibility categories.

SOURCES: Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.

Katie (32), along with her husband David (32) and their two children, are residents of North Adams. When she developed complications during her first pregnancy, Katie was grateful for the assistance MassHealth provided to supplement their private insurance so she could receive the care she needed.



## KATIE'S STORY

*Katie starts out each day getting her family up and ready for their day. She prepares lunch, sees her husband David off to work, and gets her 5-year-old on the bus for school. Then she begins her full-time job as a medical coder.*

*During her first pregnancy, Katie developed preeclampsia and needed close monitoring. Her private insurance plan had a high deductible and copays – making it nearly impossible for them to afford the care she needed. She applied for MassHealth and found that she could use it as “supplemental insurance.” This means that MassHealth would cover the out-of-pocket costs associated with her private insurance, relieving the stress of incurring medical debt.*

*Her baby Emmy Rae arrived a few weeks early and required specialized care in the hospital. She also required additional medical equipment when she was discharged home. Katie and David were grateful that MassHealth covered the cost of the equipment that was not covered by their private insurance.*

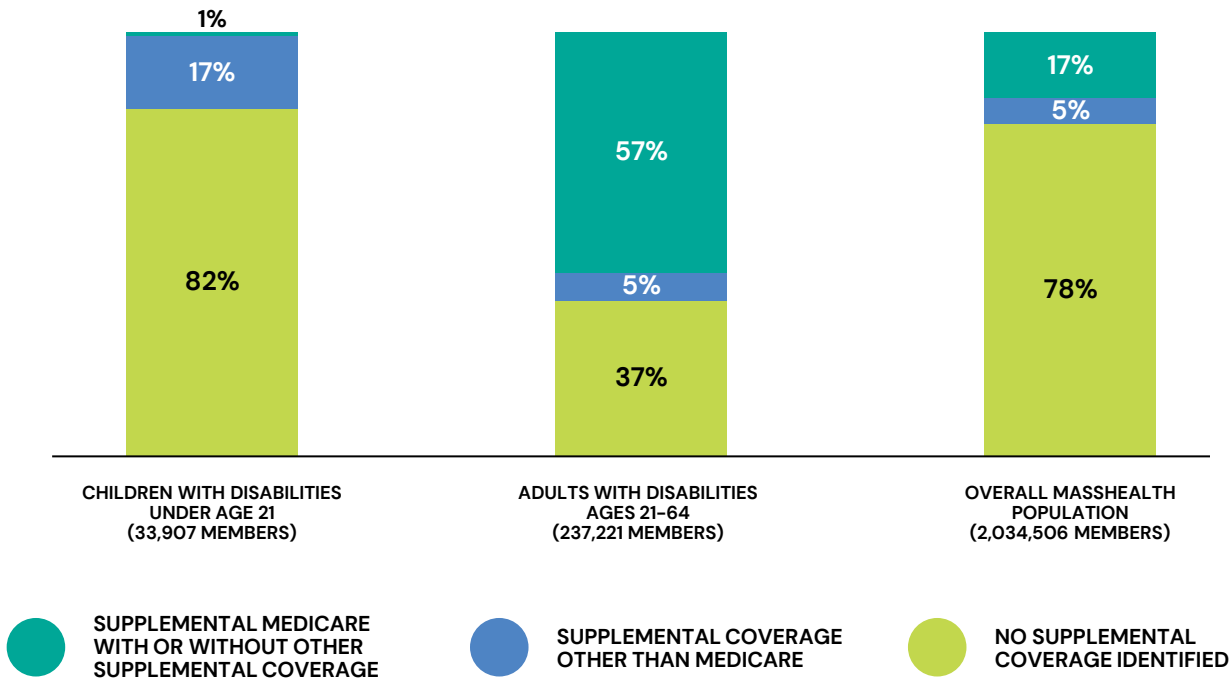
*In 2024, Katie and David announced the anticipated arrival of their second child. Katie's doctors closely monitored her throughout this pregnancy. Again, Katie was able to turn to MassHealth to alleviate the financial burden of the out-of-pocket expenses associated with her private insurance. Because of MassHealth, she knew she would receive the medical care she needed for a healthy delivery.*

**“Our minds are at ease knowing our children have access to affordable health care. MassHealth allows us to receive the care we need.”**

# OVER 60% OF ADULTS WITH DISABILITIES AGED 21–64 ENROLLED IN MASSHEALTH HAVE SUPPLEMENTAL COVERAGE, MOST COMMONLY MEDICARE

- MassHealth is an important supplement for people with disabilities, because neither Medicare nor employer-sponsored health plans typically cover long-term services and supports.
- More than half (57%) of adults with disabilities aged 21–64 who are enrolled in MassHealth also have Medicare coverage, and another 5% have supplemental coverage other than Medicare (such as employer-sponsored insurance [ESI]).
- Children with disabilities under age 21 are much more likely than adults with disabilities to have supplemental coverage other than Medicare. Children with disabilities are often covered by their parents’ ESI but rely on MassHealth for a range of services that are not always comprehensively covered by ESI, including therapies, home care, and assistive technology.

DISTRIBUTION OF MASSHEALTH MEMBERS WITH DISABILITIES BY SUPPLEMENTAL COVERAGE AND AGE



**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024. Percentages may not sum to 100% due to rounding. Individuals are defined as having a disability if they are eligible for MassHealth on the basis of disability. This slide classifies individuals under age 21 as “children” because MassHealth has different income eligibility thresholds for individuals that are under age 21 relative to individuals that are aged 21 or over. This slide includes a subset of the data presented on slide 19.

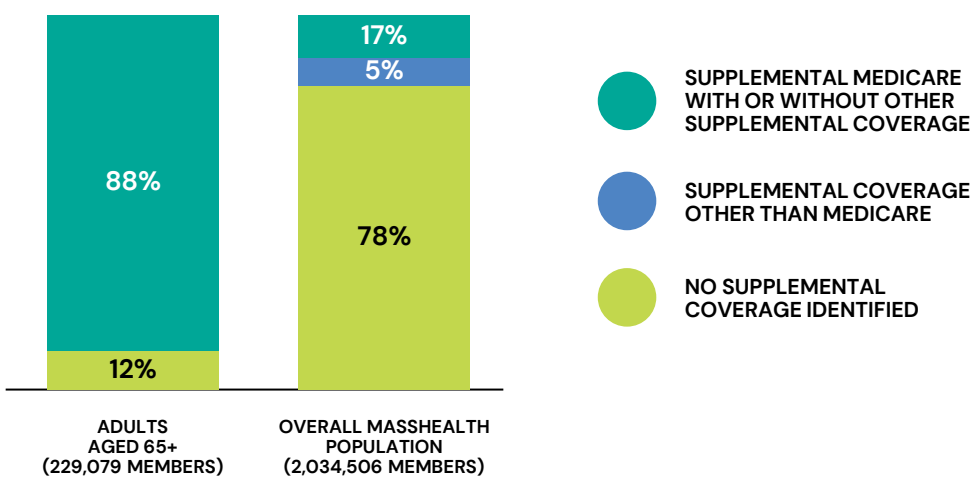
**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.



# MOST ADULTS AGED 65 OR OLDER ENROLLED IN MASSHEALTH ARE DUAL-ELIGIBLE FOR MEDICARE

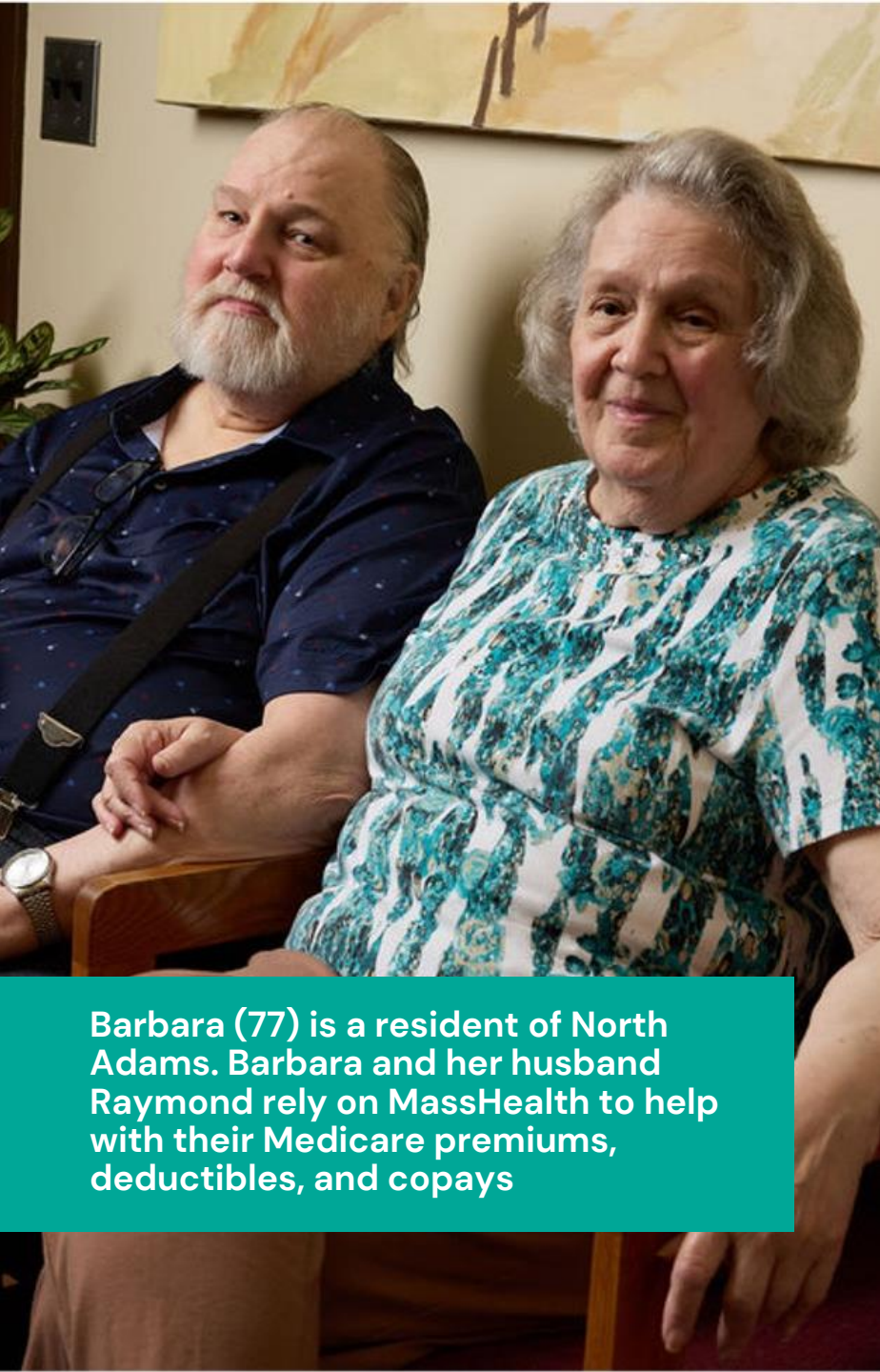
- Nearly 90% of adults aged 65 or older enrolled in MassHealth are also enrolled in Medicare. Approximately 25% of Medicare beneficiaries statewide also have MassHealth coverage (data not shown).<sup>8</sup>
- MassHealth covers the majority of costs associated with institutional and community-based long-term services and supports (LTSS) for adults aged 65 or older who are dual-eligible for Medicare and MassHealth.
- Some Medicare members “spend down” or exhaust their income and/or assets paying for LTSS and become dual-eligible for Medicaid, enabling access to LTSS services through MassHealth.
- Many individuals who are dual-eligible for MassHealth and Medicare earn too much to qualify for full MassHealth benefits but they are eligible for the Medicare Savings Program (MSP), which cover Medicare premiums and copays and may help with Medicare Part D costs (which covers prescription drugs).

DISTRIBUTION OF MASSHEALTH MEMBERS WITH DISABILITIES BY SUPPLEMENTAL COVERAGE AND AGE



**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024. This slide includes a subset of the data presented on slide 19.

**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.



Barbara (77) is a resident of North Adams. Barbara and her husband Raymond rely on MassHealth to help with their Medicare premiums, deductibles, and copays

**“MassHealth has taken away a heavy worry for us. Having MassHealth has made it possible for us to cover our bills.”**

## BARBARA'S STORY

*Until recently, Barbara (now 77 years old) was working a part-time job just to cover the cost of health insurance for herself and her spouse. They are both on Medicare and because of their numerous medical appointments and very expensive medication, they needed to purchase a Medicare supplemental plan to cover Medicare's deductibles and copays as well as a high-cost prescription drug plan.*

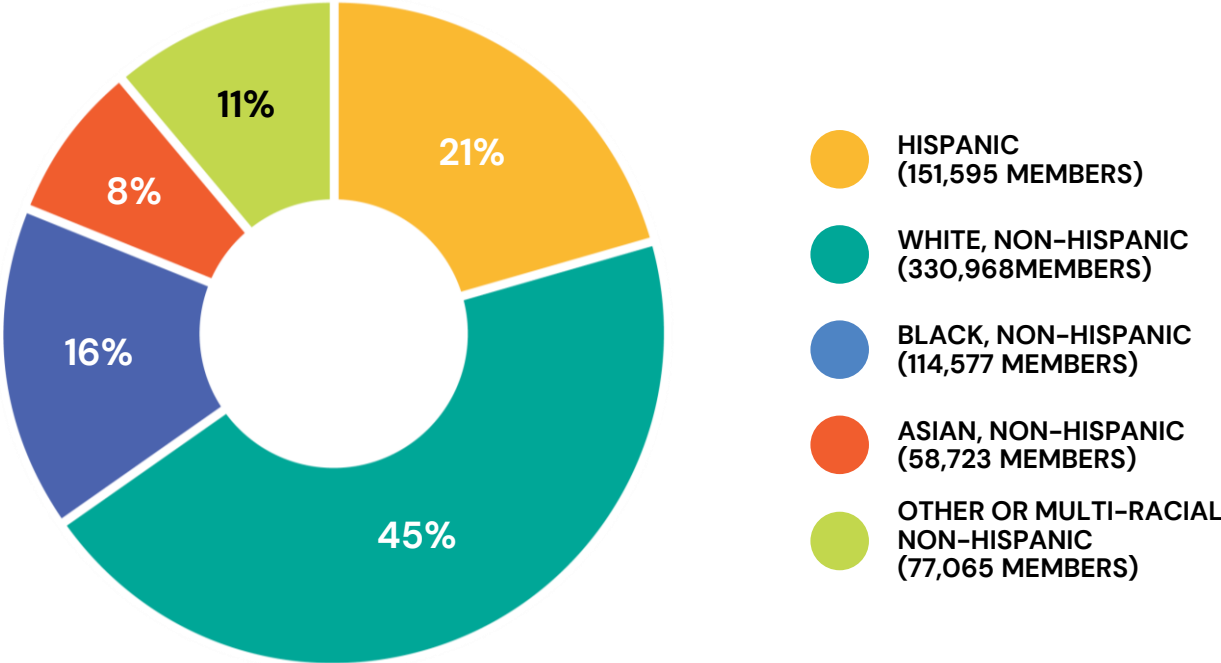
*After inquiring about MassHealth from a local Navigator, Barbara learned that because of their low-income, she and her husband would qualify for the Medicare Savings Program through MassHealth. This program would pay for their Medicare premium and cover Medicare's deductibles and copays. This allowed her to cancel the supplemental coverage she had been paying for to help cover those costs. It also automatically qualified her for “extra help” with her prescription plan, allowing her to change to a \$0 prescription drug plan. The total savings from the MassHealth Medicare Savings Program for both of them was equal to \$904 per month.*

*This savings has allowed Barbara to finally retire and focus on taking care of her own health and the serious health issues of her husband. She can now spend her time on the things she enjoys most like knitting, crocheting, and other handicrafts.*

## MASSHEALTH MEMBERS ARE RACIALLY AND ETHNICALLY DIVERSE, WITH 56% REPORTING A NON-WHITE RACE OR HISPANIC ETHNICITY

- Among members reporting their race and ethnicity, 45% report being White, non-Hispanic; 21% report being Hispanic; and 16% report being Black, non-Hispanic.
- Over 60% of MassHealth members do not report their race and/or ethnicity when enrolling in MassHealth.
- Racial and ethnic income disparities exist among MassHealth members. Nearly 75% of individuals reporting a Hispanic ethnicity or non-White race have incomes at or below 100% FPL, compared to approximately 70% of individuals that self-identify as White or non-Hispanic (data not shown).\*

DISTRIBUTION OF MASSHEALTH MEMBERS BY SELF-REPORTED RACE AND ETHNICITY



**NOTE:** Reflects individuals enrolled in MassHealth as of June 30, 2024. Percentages may not sum to 100% due to rounding. Individuals with race classified as 'Other' include individuals who report that their race is not among the options listed by MassHealth as well as those that self-identify as Native Hawaiian or Other Pacific Islander or American Indian or Alaska Native. Race and ethnicity are self-reported separately when individuals enroll in MassHealth. Individuals are classified as Hispanic if they report Hispanic ethnicity regardless of their reported race. The figure does not include MassHealth members with missing or unknown race or ethnicity, or individuals who choose not to report this information to MassHealth.

\*The percent of members at or below 100% FPL can include some members whose income is above 100% FPL because individuals eligible for MassHealth based on other criteria (e.g., disability) have their income verified using other sources and do not have their income information retained in the MassHealth Data Warehouse.

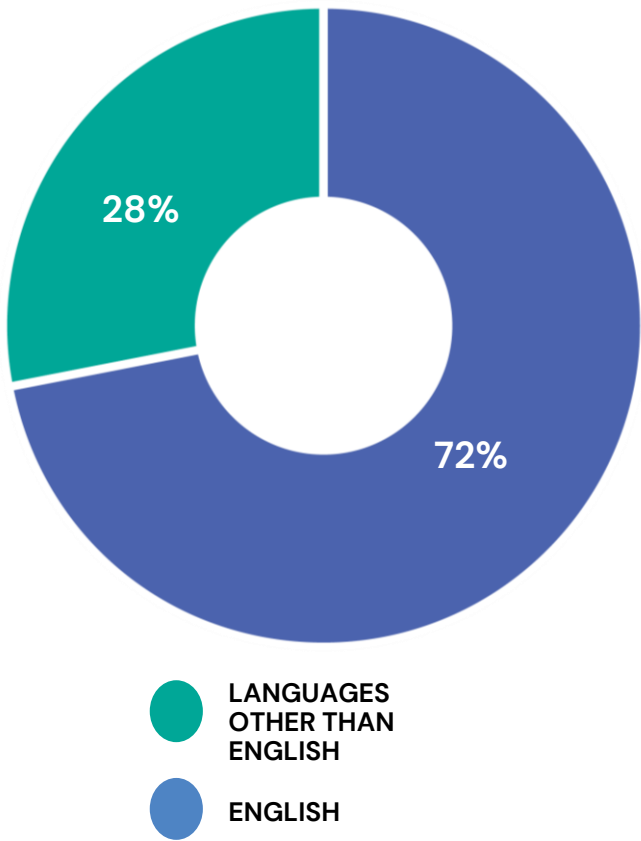
**SOURCES:** Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.



# WHILE MOST MASSHEALTH MEMBERS SPEAK ENGLISH AS A PRIMARY LANGUAGE, A SUBSTANTIAL MINORITY DO NOT

- Among the 28% of members who speak a language other than English as a primary language, the most common primary language reported is Spanish (16%) and then Portuguese (6%).
- More than 30 primary spoken languages are reported by MassHealth members.
- These data confirm the need for culturally and linguistically appropriate care, as well as the need for accessible eligibility and enrollment information in a variety of languages.\*

DISTRIBUTION OF MASSHEALTH MEMBERS BY SELF-REPORTED PRIMARY LANGUAGE



SELF-REPORTED PRIMARY LANGUAGE	NUMBER OF MEMBERS	PERCENT OF ALL MASSHEALTH MEMBERS
English	1,465,630	72%
Spanish	317,648	16%
Portuguese	128,649	6%
Haitian	41,420	2%
Chinese	25,897	1%
Cape Verdean	10,812	1%
Other Languages	44,450	2%

NOTE: Reflects individuals enrolled in MassHealth as of June 30, 2024.

\*MassHealth currently translates the most commonly needed documents into Spanish, Portuguese, Chinese, Haitian Creole and Vietnamese. Their call center has agents who speak Spanish and they also have interpreter services for 150 additional languages. More information is available in their language access plan: <https://www.mass.gov/info-details/masshealth-language-access-plan>.

SOURCES: Faces of MassHealth Databook, May 2025. <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.

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## CONCLUSION

- People without health insurance are more likely to forgo needed care, experience worse health outcomes, and face financial hardship due to medical debt.<sup>9</sup> Health insurance empowers individuals to achieve and maintain healthy lives.
- MassHealth is unique in its ability to support individuals with diverse needs, including newborns, seniors, and people living with disabilities. MassHealth is also uniquely positioned to provide coverage to those with very low incomes, including those transitioning between jobs.
- MassHealth has been a cornerstone of Massachusetts' efforts to provide insurance coverage to residents throughout the Commonwealth, allowing the state to achieve one of the lowest uninsured rates in the country.<sup>9</sup>
- MassHealth provides health insurance to over one in four people living in the Commonwealth—comprising approximately two million people in Massachusetts—including close to 50% of children under age 19 and nearly 20% of adults aged 65 or older.
- MassHealth is also an important driver of the local economy by providing health care coverage to low-wage workers in Massachusetts, supporting the financial stability of hospitals, nursing homes, and other health care providers, and promoting job security for nearly half a million individuals employed in the health care sector across the Commonwealth.<sup>10</sup>

**Understanding the lives of people enrolled in MassHealth is critical to framing and informing policy and program development.**

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# **METHODS & ADDITIONAL RESOURCES**

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## DETAILS ON THE QUANTITATIVE ANALYSIS

- This chart pack highlights key findings from an accompanying Faces of MassHealth Databook, which includes additional tables and technical notes and can be found here: <https://www.bluecrossmafoundation.org/publication/faces-masshealth-coverage-across-commonwealth>.
- All figures reflect individuals enrolled in MassHealth as of June 30, 2024. The analysis includes all individuals with MassHealth coverage, for whom benefit packages vary (e.g., some individuals receive comprehensive health coverage while others receive a more limited set of benefits).
- Data files used in the analysis were provided by MassHealth, reflecting de-identified person-level information extracted from the MassHealth Data Warehouse as of May 2025.
- Please note that quantitative data presented here may differ from the [previous](#) Faces of MassHealth report due to methodological differences (e.g., differences in approaches for characterizing member race/ethnicity and housing stability) and shifts in the MassHealth population, and should not be directly compared without referencing technical notes in the accompanying Databook.

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## DETAILS ON THE QUALITATIVE ANALYSIS

- The qualitative portion of the Faces of MassHealth project focused on the creation of brief profiles of current and recent MassHealth members in an effort to illustrate their experiences with MassHealth.
- These profiles share the stories of real people – in different life circumstances – whose lives are touched in different and important ways by MassHealth.
- The process for developing these profiles involved several steps:
  - Blue Cross Blue Shield of Massachusetts Foundation (Foundation) developed a list of the demographic characteristics and life circumstances of current and recent MassHealth members and families to be profiled. The list was developed to ensure that the profiled members best reflect the demographic characteristics and life circumstances of MassHealth's membership.
  - The Foundation partnered with nonprofits and community-based groups to identify more than 20 current and recent MassHealth members who were willing to be profiled.
  - The Foundation chose six members to be profiled, based on the list of demographic characteristics and life circumstances.
  - Health Care For All and Ecu-Health Care scheduled and conducting in-depth interviews with 3 individuals/families each. They drafted journalistic profiles based on each of the 6 interviews, and scheduled photo sessions with 5 of the 6 profiled individuals.

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## ENDNOTES

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10. KFF. "Total Health Care Employment." Accessed July 24, 2025. <https://www.kff.org/other/state-indicator/total-health-care-employment/?currentTimeframe=O&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.



MASSACHUSETTS

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