

# BARRIERS TO HEALTH INSURANCE COVERAGE IN MASSACHUSETTS

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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.



## COMPLEX ADMINISTRATIVE PROCESSES

Including:

- Complex application and verification requirements for MassHealth and ConnectorCare.
- Multi-step process for enrolling in a Health Connector plan.
- 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.



## 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.



## 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.

Sources: Center for Health Information and Analysis. "Findings from the 2019 Massachusetts Health Insurance Survey"; Urban Institute analysis of pooled 2017–2019 Current Population Survey Annual Social and Economic Supplement data reweighted to the characteristics of residents in Massachusetts in the American Community Survey (ACS); Urban Institute Health Insurance Policy Simulation Model (HIPSM), simulated for year 2023; and Urban Institute analysis of pooled 2017–2019 ACS data from IPUMS USA.

For more information about these coverage gaps and disparities in Massachusetts, and to learn what the state can do to address them, please see the Blue Cross Blue Shield of Massachusetts Foundation's report, [Closing the Coverage Gaps: Reducing Health Insurance Disparities in Massachusetts](#).

