

The FY26 Massachusetts Medicare Enrollment Expansion Initiative: Blazing the Trail to Expanded Medicare Enrollment and TPL Savings

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The MassHealth Journey to Expand Medicare Enrollment

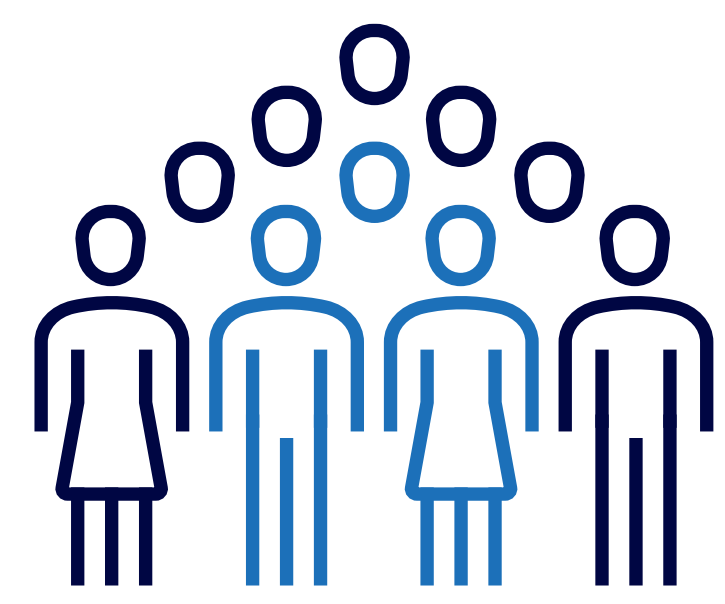
Medicare is the largest single source of Third Party Liability (TPL) for MassHealth, the Massachusetts Medicaid program.

MassHealth regulations require that members access all other benefits to which they may be entitled, including Medicare.

- Path to Medicare enrollment is often fraught with obstacles, pitfalls, and roadblocks
- MassHealth members aged 65 years and older may meet all qualifications for Medicare enrollment, but may struggle to complete the path to Medicare enrollment on their own

In FY26, MassHealth and ForHealth Consulting set out to smooth the trail to Medicare enrollment for members through:

- New requirement for potentially eligible members to enroll in Medicare
- Policy, data, and operational changes
- Enhanced support for members throughout the enrollment process



In Year 1 of expanded activities, new Medicare enrollments surpassed the total of the previous four fiscal years combined.

# of MassHealth Members Newly Enrolled in Medicare	Fiscal Year	Members
	2026	4,018
	2022 – 2025	3,669

Best Practices on the Medicare Enrollment Trail Overcoming Obstacles, Avoiding Pitfalls, and Removing Roadblocks to Successful Enrollment

Requirements: Clarify Responsibilities Across All Project Components

- **Policy** – State Plan Amendment approval to require members aged 65+ and eligible for Medicare at no additional cost to apply
- **Data** – advanced data analytics to identify and maintain a list of Qualified Medicare Beneficiary (QMB) members eligible for project activities
- **Operations** – initial screenings and policy exemptions to focus resources and support members most likely to enroll
- **Systems** – customized eligibility and case tracking processes to manage workflows at every step in the enrollment process
 - Update Medicare status and coverage information across systems
 - Complete Medicare Savings Plan accretions
 - Process Medicaid disenrollments for non-response to requirement

Communication: Develop Customized Messaging for All Stakeholders

- **Members** – expanded and diversified communication strategy
 - Update member notices to explain new requirements and timelines
 - Translate notices into key languages
 - Mail copies of member notices to authorized contacts
 - Implement supplemental communication methods (text, website)
- **Community Partners and Vendors** – targeted messaging for shared constituencies
 - Managed Care Plans
 - State Agencies and Councils on Aging
 - Advocacy Organizations
- **Social Security Administration (SSA)** – relationship building to exchange information and coordinate efforts

Member Support: Provide One-on-One Assistance at All Stages of Enrollment

- **Specialized customer service call center** – comprehensive and customized support
 - Answer member and authorized contact questions and resolve concerns
 - Offer SSA appointment scheduling for members
 - Coordinate supports, such as interpreter services, to eliminate enrollment barriers
 - Complete at least one outgoing call to all members with appointment reminders

Data Analytics and Reporting: Implement Continuous Monitoring of All Member Status

- Recognize changes in member eligibility to exclude members who no longer qualify
- Track progress through the enrollment process to support member compliance, proactively identify and address issues, and focus project resources to maximize support
- Confirm and report successful Medicare enrollment
 - Ensure new Medicare information is added to systems for benefit coordination, cost avoidance, and recovery activities

Destination: Medicare Enrollment!

At the end of the first year's journey...

• **4,018** MassHealth members *and counting* are newly enrolled in Medicare

• **\$65M+** in estimated new annual gross savings to MassHealth from Medicare coverage



• **96%** of the active population engaged in the Medicare enrollment process **or successfully completed Medicare enrollment**

• **95%** live answer rate for incoming customer service calls



• **85% of members** who reached the deadline date for enrolling in Medicare **responded to outreach activities or had automated action taken on their cases**



10,224	Members identified for enrollment activities
5,974	SSA appointment scheduled for members
42,715	Member calls completed
38,635	Outreach letters mailed