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MEDICAL SCHOOL

Eunice Kennedy
Shriver Center

Insurance Resource Center for
Autism and Behavioral Health

LUNCH AND LEARN SERIES

New MassHealth work requirements; information for people with disabilities

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September 24, 2026



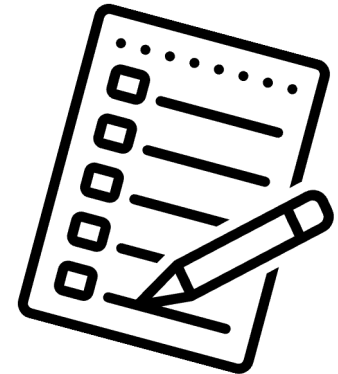
About Us

- The Insurance Resource Center for Autism and Behavioral Health
UMass Chan Medical School, E.K. Shriver Center
www.massairc.org 774-455-4056 airc@umassmed.edu
- A resource for consumers, providers, employers, and educators seeking guidance on medical insurance coverage for autism and behavioral health treatment.
 - Information and technical assistance by phone/email
 - Assistance with issues related to accessing coverage for treatment, including MassHealth questions and issues
 - Access to documents including legislation, FAQs, agency bulletins, etc.
 - Webinars and trainings on insurance laws and related topics



Today's Agenda

- The “One Big Beautiful Bill”, aka OB3
- Work and education requirements under OB3
- Exemptions related to disability
- Documenting a disability
- Verifying that you are the caregiver of a person with a disability
- Steps to take now
- Resources for more information



Disclaimer

- IRC is presenting information from other sources:
 - MassHealth, Health Care For All (HCFA)
- Work and education requirements are only one aspect of OB3.
- Attendees should be regularly checking with MassHealth and the other sources referred to in this presentation for the most up-to-date information (links and QR codes to follow).

What is OB3 and how does it impact Massachusetts?

- OB3 refers to the “One Big Beautiful Bill Act” passed by Congress in July 2025.
- Includes many changes to Medicaid (known as MassHealth in Massachusetts), starting this Fall.
- MassHealth is required to follow federal law and implement changes mandated under OB3.
- Medicaid work and education requirements for certain people ages 19-64 are one part of the federal changes.



MassHealth

ATTENTION: If you are between the ages of 19-64, a new federal law may impact your MassHealth

Starting January 1, 2027, the federal government is making changes to MassHealth

TO KEEP MASSHEALTH COVERAGE, YOU MAY NEED TO:

- work, attend school, or volunteer
- renew your coverage every 6 months

YOU MAY BE EXEMPT IF YOU ARE:

- pregnant
- a parent of a child 13 years or younger
- living with a disability or certain health conditions
- other exemptions may apply

Reach out for local support: 

Visit: Mass.gov/MassHealthMemberChanges



MassHealth Work and Education Requirements

- Work and education requirements are a new policy required by the federal government.
- Begins on January 1, 2027
- Applies to certain adults who are age 19-64
- MassHealth has a tool for determining if you are subject to the new requirements:
 - <https://www.mass.gov/decision-tree/find-out-if-you-need-to-meet-new-work-and-education-requirements-for-masshealth-members#s=976276>



Exclusions include:

- Parent who provides care to a child younger than 14 or a disabled individual
- Guardian of a child younger than 14 or a disabled individual
- “Caretaker relatives” – who are related to and are the primary caregiver for a child who is younger than 14 or a disabled individual living with you.
- “Family caregivers” who:
 - Live with and provide regular care to a child who is younger than 14 or a disabled individual;
 - Are related to and provide regular care to a child who is younger than 14 or a disabled individual; or
 - Provide at least 80 hours of care a month to a child who is younger than 14 or a disabled individual

Note: For a complete list of exclusions see:

<https://www.mass.gov/info-details/new-work-and-education-requirements-for-masshealth-members>



How does one document a disability?

- A person would generally need to be determined disabled by Social Security and/or MassHealth. MassHealth disability determination process.
 - <https://www.mass.gov/how-to/apply-for-disability-with-masshealth>



- MassHealth will be automatically processing many renewals for people whose information confirms eligibility. If someone has a current verified disability through Social Security and/or MassHealth they may not need to resubmit information. **Note:** *An individual who is 18 and had a verified disability as a child will likely have to complete an adult disability supplement, unless they have a disability determination through Social Security.*

Verifying that you are a parent, guardian, or caregiver of someone with a disability?

- MassHealth members that are parents, guardians, and caregivers will have to attest in their renewal they are are a parent, guardian or caregiver of someone with a disability.
- The general application/renewal form will include questions related to the exclusions previously described.
- More guidance will be forthcoming.

What steps should people be taking now?

- Make sure MassHealth has your current contact information – (address, phone number , email).
 - <https://www.mass.gov/how-to/report-changes-to-masshealth>



- **Check your mail** – Members affected by the new MassHealth requirements will (or have already) received a letter.

- Sign up for the MassHealth federal updates and impact email list:
 - <https://www.mass.gov/forms/sign-up-for-the-masshealth-federal-updates-and-impact-email-list>



Where can people get more information?

- MassHealth Website – (check regularly as there are frequent updates).
 - <https://www.mass.gov/info-details/masshealth-federal-updates-and-impact>



Note – This website includes links to excellent PowerPoint presentations with detailed information.

Contact Us

- Email: airc@umassmed.edu
- Phone: 774-455-4056
- Website: www.massairc.org
- Facebook: @IRCABH



Acknowledgements

The Insurance Resource Center for Autism and Behavioral Health is a program of the UMass Chan Medical School's Eunice Kennedy Shriver Center. Partial funding for the Center is provided through grants and contracts from the Massachusetts Executive Office of Health and Human Services (EOHHS), Massachusetts Department of Developmental Services (DDS), Massachusetts Department of Mental Health (DMH), Massachusetts Department of Elementary and Special Education (DESE), Massachusetts Department of Public Health (DPH), The Nancy Lurie Marks Family Foundation, the Doug Flutie Jr. Foundation for Autism, Bailey's Team for Autism, the Blue Cross Blue Shield Foundation of Massachusetts, Boston Children's Hospital, and UMass Chan Medical School.

