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Official: State marketplace offers insulation from ACA crackdown

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None of the Massachusetts Health Connector's around 350,000 enrollees will be impacted by the federal government's announcement that it's canceling hundreds of thousand of people from Affordable Care Act insurance marketplaces, agency Executive Director Audrey Morse Gasteier said Wednesday.

Massachusetts is "insulated" from the action because it exclusively affects federally-facilitated marketplaces, Gasteier said. The Connector is a state-based marketplace created by a 2006 healthcare reform law - Romneycare offered a framework for the Affordable Care Act, the 2010 federal law also known as Obamacare. Massachusetts is one of 21 states that with state-based marketplaces in "Plan Year 2026," according to the Centers for Medicare and Medicaid Services.

The federal move cancels about 315,000 "unauthorized enrollments" covering more than 760,000 people, and is expected to return about \$2.2 billion to the government, per CMS. Vice President JD Vance said Tuesday at a news conference that the cancelations are "people who we believe are fraudulently enrolled in the program."

The action is part of White House Task Force to Eliminate Fraud efforts to "crush fraud in the healthcare system and protect taxpayer dollars," according to CMS.

The Health Connector of task force fraud prevention efforts and that there would be an announcement "coming soon," Gasteier said, but "the specific details, including the methodology that they used to get to the conclusion that they did and the actions that they took, we don't have sightlines into, perhaps because we're not operated by the federal government in terms of our marketplace."

"This is a moment where I think a lot of states that operate their own marketplaces are very glad that they have that ability to do so," Gasteier said. "I would say the announcement yesterday, while no impact to Massachusetts, is part of a broader theme of actions that, all taken together, do seem to be in the spirit of trying to take coverage away from people. So we are watching that space very closely."

Massachusetts lawmakers and the executive branch in 2027 are expected to deal with the significant human and fiscal impacts of policies in a 2025 federal law that critics say could drive up the number of uninsured people in the state.



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