Across Massachusetts 40% of residents struggle to afford care, including nearly one in four residents (22%) who did not fill a prescription, cut pills in half or skipped a dose because they couldn’t afford it, and 30,000 children and youth cannot access the care they need because of their immigration status.

These are more than just statistics. Health Care For All (HCFA) hears from callers on our HelpLine and community members every day about the challenges they face affording or accessing the care they need. People describe paying hundreds of dollars a month in co-pays for medications for their chronic conditions, and others express worry about being unable to get treatment for their kids because they are not eligible for MassHealth due to their immigration status.

That is why HCFA is advocating for three key proposals to make care more equitable, accessible and affordable. These proposals would bring needed relief to individuals and families across the Commonwealth.

- **Cover All Kids (HB.1237/SB.740) - Rep. Rogers & Sen. DiDomenico**  
  o This bill expands comprehensive MassHealth coverage to children and young adults whose only eligibility barrier is their immigration status.

  o This bill creates a pilot program to expand eligibility for the ConnectorCare program to more MA residents, increasing access to affordable health care coverage with lower costs.

- **Lower Prescription Drug Costs (HB.943/SB.749 & HB.945) - Rep. Barber & Sen. Friedman**  
  o These bills address high and rising prescription drug costs and reduce co-pays for people with certain chronic conditions.
Additional Priorities

HCFA is advocating for additional bills to make care more equitable, affordable and accessible by addressing maternal health, oral health, administrative barriers to care, rising co-pays and premiums, medical debt, and other topics.

Make Health Care More Affordable:

- **Rein in Out-of-Pocket Costs And Premiums (HB.1188/SB.735 & HB.944/SB.614)**
  - These bills help families struggling with high-cost, employer-sponsored health insurance by assisting with out-of-pocket costs and strengthen the Division of Insurance’s rate review process by including consumer affordability as a factor in setting yearly premium rates.

- **Ease the Burden of Medical Debt (HB.284/SB.189)**
  - This bill prohibits consumer reporting agencies from including medical debt on consumer credit reports, ensuring that people carrying medical debt do not face additional burdens.

- **Address High-Cost Hospitals and HPC System Accountability (HB.1189/SB.734)**
  - This bill improves the Health Policy Commission’s ability to hold the state’s highest cost hospitals and health systems accountable for exceeding the cost growth benchmark.

Make Health Care More Accessible:

- **Expand Access to Maternal Health through Home Visiting (HB.985/SB.672)**
  - This bill expands the universal postpartum home visiting program administered by the Department of Public Health statewide and requires MassHealth and private insurance to cover the program’s services.

- **Enhance Access to Dental Providers and Strengthen Consumer Protections (HB.1236/SB.779 & HB.1119/SB.676)**
  - These bills provide incentive payments to encourage dental providers in high-need areas to treat MassHealth members and enhance consumer cost protections under the new dental medical loss ratio.

- **Reduce barriers to care by simplifying prior authorization (HB.1143/SB.1249)**
  Rep. Santiago & Sen. Friedman
  - This bill simplifies the health insurance prior authorization process to provide timely, safe and affordable access to evidence-based care.

- **Ensure continued access to preventive services without cost-sharing (HB.1081/SB.647)**
  Rep. Lawn & Sen. Friedman
  - This bill requires state-regulated health insurance plans to offer preventive services – such as cancer screenings, contraception and vaccines – without cost sharing to enrollees, which is currently a requirement under the Affordable Care Act being challenged in the federal courts.

- **Prevent gaps in coverage for children enrolled in MassHealth (HB.1214)**
  - This bill requires MassHealth to implement at least 12 months of continuous eligibility for children to prevent disruptions in coverage and care.