

ANNUAL REPORT

2024



HCFA
Health Care For All
MASSACHUSETTS

2024

Health Care For All envisions
a day when everyone in
Massachusetts has the equitable,
affordable and comprehensive
care they need to be healthy.



HCFA
Health Care For All
MASSACHUSETTS

Letter From the Board President and Executive Director

Dear friends,

We proudly present Health Care For All's (HCFA) 2024 annual report. As it has for many of you, our year has been filled with moments of both exaltation and exasperation.

Moving the needle on health care equity, affordability and accessibility is challenging. Our political system was designed to be filled with headache-inducing roadblocks that constantly slow momentum. Simply put, progress is not linear and often incremental. The results of the 2024 election, both at the national and state levels, have not changed that dynamic and make HCFA's work more important than ever. At the same time, this political system was made for the dreamers. The swing-for-the-fence players. The quixotic idealists who pick themselves up off the mat, no matter how many times they're knocked down, and remain committed to fighting for health care for all.

HCFA's team is filled with these dreamers. We see the work being done to advance equity, affordability and accessibility across the Commonwealth, and we remain committed to uplifting and supporting these efforts. This starts by helping residents in Massachusetts, including those new to our state and in need of support in languages other than English, navigate our complex health care system. HCFA's HelpLine listens to and handles over 20,000 of these calls every year. Our community engagement team partners with Massachusetts officials and local community-based organizations to connect with hundreds of thousands of individuals and families through a wide range of direct outreach campaigns. The policy team uses feedback and input from community members and HelpLine callers to create legislative solutions written to improve health outcomes for residents across the state. Each step in this process is deliberate, ensuring the end product promotes health equity and ensures coverage and access for all.

If it wasn't clear already, it's no small feat working with stakeholders, legislators and administrators to form comprehensive solutions to systemic problems plaguing the health care system. But we feel empowered to do so because we have deep and trusting partnerships with dozens of community- and faith-based organizations and thousands of local residents who remind us every day why change is needed. The nature of creating change can be daunting. However, our vision of a day when everyone in Massachusetts has the care they need to be healthy is the only motivator we need to work hard each and every day.

Thank you for joining us as we continue to advocate for health justice in Massachusetts. As we set our sights on the new year ahead, we know there are still good fights to be had. We intend to stand beside those in need of assistance every step of the way. We hope you'll join us.

With appreciation,



A handwritten signature in black ink, reading "Trishan Panch".

Trishan Panch
Board President



A handwritten signature in black ink, reading "Amy Rosenthal".

Amy Rosenthal
Executive Director

HCFA by the Numbers 2024



51,000 people
across Massachusetts are
now receiving health care
coverage under the
ConnectorCare Expansion
Pilot Program

4% ▲

Members in the 15 MassHealth
Redetermination Campaign
communities stayed covered at a rate
4% higher than the rest of the state

8,874 enrollment office hours held by
Certified Application Counselors hired and trained
by HCFA partners



4 ✓

Number of HCFA-supported
bills included in the final
maternal health omnibus
bill signed into law by
Governor Healey



23,574 calls handled by
HelpLine counselors in English,
Spanish, Portuguese, Haitian
Creole & French

3,440

families no longer subject to
estate recovery thanks to
MassHealth's updated
guidance, a change HCFA
long advocated for



73%, or 17,128 of the total HelpLine
calls handled in a language other than English



**239,987
minutes**

spent by HelpLine counselors
on the phone helping callers
navigate the Massachusetts
health care system



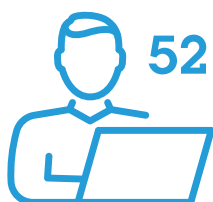
1,570

applications and/or
health insurance
renewals completed
for **3,210** people



\$4.1 million

regranted to community- and faith-based
organizations for public health care
campaigns



52 million site visits on
www.masshealthrenew.org,
HCFA's MassHealth
Redetermination
Campaign website

During the MassHealth
Redetermination Campaign,
HCFA's community- and
faith-based organization



partners helped **14,887 individuals**
access health care services

The HelpLine

HCFA's HelpLine, the organization's free direct service program, continues to provide expert health insurance enrollment and troubleshooting assistance to residents across Massachusetts. The HelpLine prides itself on taking deliberate steps to ensure all callers are supported and heard. Bilingual HelpLine counselors take calls in English, Spanish, Portuguese, Haitian Creole and French. It also has specialized staff, known as SHINE counselors, who are trained to support older adults and those looking for help with Medicare applications. Counselors listen with compassion and offer tailored support as they work to solve the unique situation of every individual and family.

In addition, HCFA supports enrollment assisters from other organizations through *In The Loop – MA*, a program that gives technical and educational support to those professionals working in hospitals, health centers and the community who help people enroll in health insurance coverage. HCFA staff identify themes from callers and enrollment assisters, and they share them with policymakers and state officials so that legislative and administrative changes can be made to improve Massachusetts health care.



FELIX

Felix, a new arrival to Massachusetts from Haiti, called the HelpLine because his emergency health insurance through MassHealth Limited did not provide adequate coverage of his medical needs and prescription requirements. Felix worked with a HelpLine counselor to navigate the complexities of the Massachusetts health care system. During the call, they updated his initial application for public benefits to include his status as a Haitian-Cuban entrant, thus making him eligible for the necessary level of coverage through MassHealth CarePlus. Had Felix not spoken with the HelpLine and included all of the pertinent information, he likely would not be able to access the care he needs.



CARLA*

After Carla learned about what she needed to do to stay covered during the MassHealth Redetermination Campaign, she called the HelpLine to complete her renewal. The HelpLine counselor worked with Carla to ensure she and her family didn't lose their current health care coverage. However, upon answering the HelpLine counselor's initial questions, it became apparent that her father's immigration status qualified the family for a different health care plan. This new plan gave the family additional coverage and allowed her father, who suffers from kidney failure, to access options he needs for his long-term care.*



JULIANA*

A family called the HelpLine in distress after losing their MassHealth coverage. Juliana explained she had recently taken a second job to cover rising household expenses, increasing her family's combined household income above 300% of the Federal Poverty Level (FPL) allowed for MassHealth members. She explained that her husband works in construction and needs health care coverage for treatment of a persistent back problem. A HelpLine counselor explained that because the family's combined income was still below 500% FPL, they qualified for the newly implemented ConnectorCare expansion pilot program. This meant the family still received help covering their health care premiums and high out-of-pocket costs, allowing them to continue accessing the appointments and treatments they needed to be healthy.*

**Name changed due to confidentiality requirements*



Community Engagement

MassHealth Redetermination Campaign

Earlier this year, the MassHealth Redetermination Campaign, a partnership between HCFA, MassHealth, the Health Connector and local community- and faith-based organizations (CBOs/FBOs), ended after running from March 2023 – March 2024. HCFA's largest outreach effort in Massachusetts since the implementation of the Affordable Care Act, the Redetermination Campaign aimed to help Massachusetts residents enrolled in MassHealth maintain health care coverage following the end of the federal COVID-19 Public Health Emergency. The campaign was a massive success, as the combined efforts of HCFA's CBO/FBO partners and the canvassing operation resulted in a truly important measure of success: residents in the 15 campaign communities where HCFA worked stayed covered at a rate of 4% higher than the rest of the state. These communities were expected to see some of the biggest losses in health care coverage leading up to the campaign, yet they fared better because community engagement campaigns work.

The campaign was a multi-pronged, multi-lingual effort that was run in nine languages. HCFA's 42 CBO/FBO partners conducted over 2,700 outreach events and connected with over 1.1 million people through direct and indirect activities. HCFA's canvassing team knocked on nearly 430,000 doors, speaking with nearly 120,000 community members. Traditional advertising appeared in 78 outlets, generating over 7 million views in primarily English, Spanish and Portuguese media. Digital advertising recorded over 53 million impressions.

The critical role that HCFA's amazing CBO/FBO partners played in this campaign's success cannot be overstated. They know their communities best and, because of their commitment to health equity, they became a model for the rest of the country to follow during the redetermination process.



Campaign Communities:

- ▶ Boston
- ▶ Brockton
- ▶ Chelsea
- ▶ Fall River
- ▶ Framingham
- ▶ Lawrence
- ▶ Lowell
- ▶ Lynn
- ▶ Malden
- ▶ New Bedford
- ▶ Quincy
- ▶ Revere
- ▶ Springfield
- ▶ Worcester





2024

Community Engagement *(continued)*

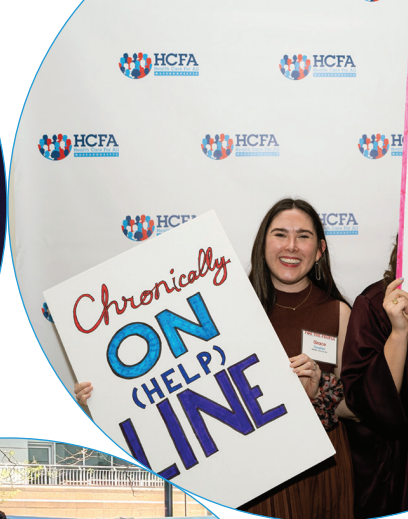
Certified Application Counselor Program

A major component of the MassHealth Redetermination Campaign was the Certified Application Counselor (CAC) program. Funded by MassHealth and administrated by HCFA, 23 CBOs/FBOs were selected to hire and train at least two CACs to join their staffs. This program allowed many groups throughout the Commonwealth to provide culturally competent and linguistically accessible health insurance enrollment assistance to residents in their communities.

In total, since the project's inception, 133 CACs have been hired. During this time, they have staffed over 535 enrollment events while assisting an estimated 14,887 individuals access health care services. This program's strategy of meeting community members where they are is something HCFA has long advocated for, and community members have responded to this specialized outreach with enthusiasm. Recently extended through June 2025, this program promises to continue delivering effective one-stop-shop education and assistance for all MassHealth members into the foreseeable future.

New Arrivals Project

Massachusetts has been experiencing an influx of new arrivals to the state for a few years, many of whom are new to the country, don't speak English as a first language and are unfamiliar with the Commonwealth's health care system. To address the challenges these new arrivals face, a new scope of work was added to HCFA's community engagement efforts. Focused on increasing accessibility to health care services in Massachusetts, this campaign provides new arrivals with culturally- and linguistically-accurate services and care. HCFA partnered with eight CBOs to help ease new arrival families' transitions in the state. This project is currently scheduled to run through December 2024 and aims to pave the way for a healthier future to take hold in Massachusetts.



Community Engagement (continued)

Vaccine Equity Initiative

The Vaccine Equity Initiative concluded in September 2024. The three-year campaign, which began in 2021, educated, informed and vaccinated those in communities most impacted by the COVID-19 pandemic. HCFA collaborated with the Massachusetts Department of Public Health and local CBOs/FBOs to address the importance of vaccinations, as well as broader health needs. By strengthening partners' capabilities in their communities, this campaign laid the foundation for future statewide collaborations by better equipping organizations with the resources needed to tackle barriers to health care.



Health Justice Council

HCFA's Health Justice Council is a coalition of volunteers who meet monthly to discuss ways to further HCFA's advocacy efforts. At each meeting, between 15 and 20 Council members coalesce with HCFA staff to develop their shared commitment to health and racial justice. Oftentimes, Council members participate in listening sessions before taking action and contacting elected officials in support of legislative priorities. Members also provide HCFA staff with an on-the-ground perspective of the state's health care landscape. This unique viewpoint, combined with feedback from HelpLine callers and CBO/FBO partners, helps the organization's work reflect the diverse communities HCFA serves.





Community Engagement *(continued)*

Thank you to the CBO/FBO partners who worked with us this year:

- ▶ African Community Economic Development of New England, *Boston*
- ▶ AFAB: Association of Haitian Women, *Boston*
- ▶ African Community Center, *Lowell*
- ▶ Agencia Alpha, *Boston*
- ▶ AgeSpan, *Lawrence*
- ▶ American Refugee Council, *Chelsea/Lynn*
- ▶ Asian Women for Health, *Boston*
 - ▶ Authentic Caribbean Foundation, *Greater Boston*
 - ▶ Boston Missionary Baptist Community Church, *Boston*
 - ▶ Brazilian American Center, *Framingham*
 - ▶ Brazilian Women's Group, *Statewide*
 - ▶ Brazilian Workers Center, *Statewide*
 - ▶ Brockton Workers' Alliance, *Brockton*
 - ▶ Cambodian Mutual Assistance Association, *Merrimack Valley*
 - ▶ Cape Verdean Association, *Brockton*
 - ▶ Centro Comunitario de Trabajadores, *New Bedford*
 - ▶ Chica Project, *Quincy*
 - ▶ Chinese Progressive Association, *Boston*
 - ▶ Community Economic Development Center, *New Bedford/Fall River*
 - ▶ Community Health Awareness Network Grow Equity, *Worcester*
- ▶ DEAF, Inc., *Statewide*
- ▶ Disability Policy Consortium, *Statewide*
- ▶ Everett Haitian Community Center, *Everett*
- ▶ Federation for Children with Special Needs, *Statewide*
- ▶ Gilbert Albert Community Center, *Boston*
- ▶ Greater Framingham Community Church, *Framingham*
- ▶ Greater Lowell Health Alliance, *Lowell*
- ▶ Greater Lynn Senior Services, *Lynn*
- ▶ Groundwork Lawrence, *Lawrence*
- ▶ Haitian Community Partners, *Brockton*
- ▶ Haitian Health Institute, Inc., *Malden*
- ▶ Highlands Coalition, *Chelsea/Lynn*
- ▶ Immigrant Family Services Institute (IFSI), *Statewide*
- ▶ Immigrants' Assistance Center, *New Bedford/Fall River*
- ▶ La Alianza Hispana, *Boston*
- ▶ La Colaborativa, *Chelsea/Lynn*
- ▶ La Comunidad, *Everett*
- ▶ Learning Center for the Deaf, *Framingham*
- ▶ Making Opportunity Count, *Leominster*
- ▶ Massachusetts Senior Action Committee, *Statewide*
- ▶ Men of Color Health Awareness (MOCHA), *Springfield*
- ▶ Mount Olive Baptist Church, *Boston*
- ▶ Mystic Valley Elder Services, *Malden*
- ▶ New Covenant Church, *Boston*
- ▶ NewVue Communities, *Fitchburg*
- ▶ Next Leadership Development, *Boston*
- ▶ Olive in July, *Merrimack Valley*
- ▶ Pinacale Partnerships Corp., *Brockton*
- ▶ Pine Street Inn, *Boston*
- ▶ Quincy Asian Resources, Inc., *Quincy*
- ▶ Southeast Asian Coalition of Central MA, *Worcester*
- ▶ Southeastern Massachusetts SER-Jobs For Progress, *Fall River*
- ▶ Stavros Center For Independent Living, Inc., *Springfield*
- ▶ Tri-Valley Inc., *Statewide*
- ▶ True Alliance Center, *Boston*
- ▶ Voices of the Community, *Framingham*
- ▶ Women Encouraging Empowerment, *Everett*



Policy Accomplishments

2024 marks the end of the current two-year state legislative cycle. HCFA's policy staff led advocacy campaigns on key health care issues grounded in health equity, affordability and accessibility. HCFA's legislative priorities are informed by the HelpLine and community engagement teams to ensure policymakers hear the voices of those most impacted by the health care system's shortcomings, particularly immigrants, low-income people and People of Color. HCFA is proud of the legislative achievements during the 2023-2024 session that will help people across the Commonwealth gain access to more affordable, accessible and equitable health care coverage.



Expanding Equitable Maternal Health Access

In a major step forward for maternal health equity, Governor Healey signed *An Act promoting access to midwifery care and out-of-hospital birth options* (Chapter 186 of the Acts of 2024). HCFA worked with legislative leaders and supported efforts of leading advocates from the Bay State Birth Coalition and Mind the Gap Massachusetts to help push this bill across the finish line. The law expands access to services for birthing people by licensing and covering midwifery care, codifying MassHealth coverage for doulas, requiring funding for community-based perinatal mental health supports, increasing screening for and information about perinatal mental health disorders, and ensuring universal access to postpartum nurse home visiting services. The law responds to the urgent need to address increasing pregnancy-related complications and deaths in Massachusetts, and the growing inequities in outcomes, with rates two to three times higher for Black birthing people. HCFA looks forward to working with partners to ensure these important policies help improve the long-term health and well-being of all birthing individuals and their families across Massachusetts.

ConnectorCare Expansion Pilot Program

In August of 2024, the Massachusetts Health Connector released a report showing the resounding success of the ConnectorCare expansion pilot program, an initiative HCFA led the effort to pass during the legislative session. The pilot program allowed Massachusetts residents earning up to 500% of the Federal Poverty Level (FPL) to qualify for state subsidized health insurance coverage, an increase from the previous limit of 300% FPL. This means individuals making up to \$73,000, rather than the previous limit of \$43,000, are eligible for subsidized health insurance coverage.

During the pilot program's first year of implementation, over 51,000 people in Massachusetts received more affordable coverage. These newly enrolled members were finally able to get the care they needed - 1 in 5 received preventive care they had missed or put off because they could not previously afford it. They also saved approximately \$150 a month on premiums. This has been the largest expansion in affordable health care coverage in Massachusetts since 2006, and HCFA was thrilled to see this pilot program's initial success.

Since August, the HCFA team has been planning its 2025-2026 policy agenda. This agenda is driven by what we hear from the community.





HCFA Staff List 2024

- ▶ Amy Rosenthal, *Executive Director*
- ▶ Ashley Blackburn, *Senior Director of Policy & Government Relations*
- ▶ Suzanne Curry, *Director of Policy Initiatives*
- ▶ Grace Coughlin, *Policy Manager*
- ▶ Leslie Diaz, *Director of HelpLine & Public Programs*
- ▶ Sandra DeSouza, *HelpLine Counselor*
- ▶ Annaise Foureau, *Chief of Staff*
- ▶ Hannah Frigand, *Senior Director of HelpLine & Public Programs*
- ▶ Keila Goncalves, *HelpLine Counselor*
- ▶ Davis Jackson, *Communications & Marketing Coordinator*
- ▶ Grace Jurkovich, *Policy Manager*
- ▶ Marcella Lampon, *Policy & Project Coordinator*
- ▶ Ata Lopez, *HelpLine Counselor*
- ▶ Denise Moran, *Senior HelpLine Counselor*
- ▶ Luby O'Connor, *Community Engagement Manager*
- ▶ Gracie Pajonk, *Chief People Officer*
- ▶ Michael Ross, *Chief Financial Officer*
- ▶ Alex Sheff, *Senior Director of Policy & Government Relations*
- ▶ Tamara Sillien, *HelpLine Counselor*
- ▶ Carlos Solis, *Senior HelpLine Counselor*
- ▶ Alex Tappan, *Development Manager*
- ▶ Jamila Xible, *Director of Community Engagement*

HCFA Board List 2024

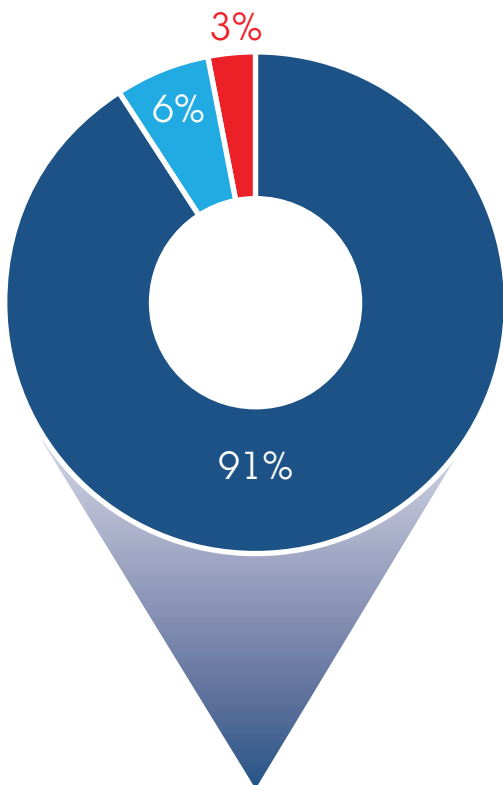
- ▶ Trishan Panch, *Board President*
- ▶ Aaron Holman, *Board Vice President*
- ▶ Wanda Cordova, *Board Treasurer*
- ▶ Peggy Johnson, *Board Clerk*
- ▶ Dana Alas
- ▶ Ivette Arias
- ▶ Lori Abrams Berry
- ▶ Claire Cooper
- ▶ Marcia Hams
- ▶ Dennis Heaphy
- ▶ Dustin Schaefer
- ▶ Kathryn Segel
- ▶ Amie Shei
- ▶ Kim Shellenberger

2024 FINANCIAL SNAPSHOT

HCFA's total organizational expenses for FY24 (July 1, 2023 – June 30, 2024) were \$10,749,104. HCFA is a lean organization that operates conservatively to ensure philanthropic, contract and grant dollars are spent on programmatic expenses.

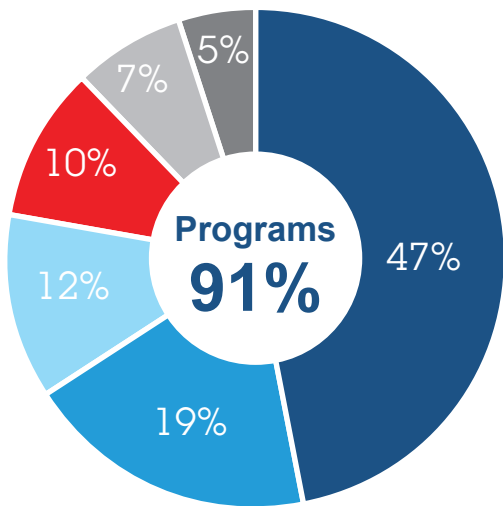
In 2024, 91% of HCFA's expenses directly supported the organization's programs.

Through community engagement work, HCFA was proud to subgrant \$4.1 million dollars to CBOs/FBOs to perform essential work in local communities.



2024 Organizational Expenses

- Programs
- Administrative
- Fundraising



2024 Programmatic Expenses

- Community Engagement - Redetermination Campaign
- Community Engagement - Vaccine Equity Initiative
- Policy and Campaigns
- Community Engagement - Other
- HelpLine
- Community Engagement - New arrivals Program

91¢
of every dollar
spent goes
directly into our
programs

Contributors & Donors

The following is a list of programmatic contributors and individual donors for Fiscal Year 2024 (July 1, 2023 – June 30, 2024). None of HCFA's work is possible without this support. Thank you for your generosity.

\$25,000+

Action Now Initiative
Blue Cross Blue Shield of MA
Blue Cross Blue Shield of MA Foundation
Boston Children's Hospital
The Boston Foundation
CareQuest Institute of Oral Health
Commonwealth Care Alliance
Health Foundation of Central MA
Klarman Family Foundation
Mass General Brigham
MetroWest Health Foundation
Jim O'Connell
Point32Health
Senior Whole Health by Molina Health Care
Richard & Susan Smith Family Foundation
Tom & Meredith Sobol

\$10,000 - \$24,999

1199SEIU
Beth Israel Lahey Health
Community Care Cooperative, Inc.
Jack & Eileen Connors
Mac D'Alessandro
Andrew Dreyfus
Foley Hoag LLP
Marylou Sudders & Bradley Richardson
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\$5,000 - \$9,999

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Cambridge Trust Company
Dana-Farber Cancer Institute
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Peggy Johnson
Manatt, Phelps & Phillips, LLP
MIRA Coalition
Mollie Baldwin Foley Charitable Trust
Trishan Panch & Caterina Hill
Stephen Rosenfeld & Margot Botsford
Shields Health Care Group

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UMass Memorial Health Care

\$2,500 - \$4,999

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Association for Behavioral Healthcare
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CityBlock
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Massachusetts Health & Hospital Association
Clare Reilly & Mark Reynolds
Sturdy Medical Center
Sylvia Hammer
Tremont Strategies
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Vinfen Corporation

\$1,000 - \$2,499

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Kim Shellenberger & Richard Balaban
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Sue Sherry
Sally Strniste
Rebecca Troisi

\$500 - \$999

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Donna Cohen-Ross
El Mundo Boston
Entravision Communication Corporation
Greater Lawrence Family Health Center, Inc.
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Stephen Gorrie
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Allison & Michael Perkins
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Kim Prendergast
Sandhya Rao

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Yield Foundation

\$250 - \$499

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Up to \$249

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Myron Allukian
Jacquie Anderson
Anonymous
Anonymous
Anonymous
Anonymous
Wayne Antion
Joel Aronson
Arlene Ash
Michael Bailit
Jacob Bloom
Jonathan Borus
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Myrth York
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Phone: 617.350.7279 / HelpLine: 800.272.4232

hcfama.org

If you or someone you know needs help accessing health care services in Massachusetts, call HCFA's free, consumer HelpLine at 800-272-4232.

