



An Act to prevent medical debt by restoring health safety net eligibility levels

Bill Number:
H.1420/S.852

Lead Sponsors:
Rep. Worrell & Sen. DiDomenico

This bill aims to prevent medical debt for uninsured and underinsured residents by increasing eligibility for the Health Safety Net program.

What does this legislation do?

- Restores Health Safety Net (HSN) eligibility for people with incomes between 300% (\$46,950/year) and 400% (\$62,600/year) of the federal poverty level (FPL).
- Reinstates retroactive coverage for eligible services up to 6 months from the date MassHealth receives an application.
- Removes the HSN deductible for people below 200% (\$31,300/year) of the FPL.
- Creates a taskforce to study the adequacy of the financing structure for the HSN and to provide suggestions for how to address the current funding shortfall.

Why is this legislation needed?

- [1 in 8](#) MA residents report having family medical debt, and people between 300% and 399% FPL are impacted the most.
- In [2016](#), the state rolled back HSN coverage by reducing retroactive coverage to 10 days, decreasing eligibility from 400% FPL to 300% FPL and requiring more people to pay a deductible to address HSN funding shortfalls, among other reasons. Despite these changes, the [funding shortfall](#) continues to grow year-after-year and fewer people have access to this critical program.
- [41%](#) of MA residents report having issues affording their health care. For many, HSN is their only option for covering the cost of necessary health care services and for some it fills in the gaps in otherwise limited coverage.

Why is this a health equity issue?

- For nearly 20 years, the HSN has been a critical safety net program for individuals and families regardless of their immigration status.
- The burden of medical debt is not carried equally: [20%](#) of Non-Hispanic Black residents report having family medical debt, the highest in the Commonwealth.
- People of color are more likely to have unmet health care needs due to cost. ([30.2% and 44.3%](#) of Black and Hispanic MA residents respectively, compared to 16.9% of white MA residents).
- The HSN helps pay for health care services for MA's most vulnerable residents: [71%](#) of HSN reimbursements in 2023 were for care received by individuals without an income.

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