



Annual Report 2025

A series of horizontal lines of varying lengths and shades of blue, some with angled ends, creating a modern, layered background effect.

2025

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

Letter From the Board President and Executive Director

Dear friends,

We are proud to present Health Care For All's (HCFA) 2025 annual report to all of you – our colleagues, friends, supporters and allies. As we face the most challenging threats in generations to health care access, public health programs and civil rights, we are grateful every day for the ability to work with the HCFA staff, state leaders, community partners and individuals like you from across the Commonwealth where health care access, affordability and equity remain a top priority. While the threats are significant, we remain steadfast in our commitment to ensuring that every Massachusetts resident retains access to the health care they need.

HCFA has met these challenges head on. Together with the Blue Cross Blue Shield of Massachusetts Foundation, HCFA reconvened the Coalition for Coverage and Care to ensure partners stay up-to-date on federal activity and take strategic action to preserve access to care. Our team has also relaunched the Immigrant Health Access Coalition to fight for immigrants' right to health care and provide support to groups aligned with this goal.

Despite these challenges, our work at the state level continues. This past winter, prior to the chaos unfolding at the federal level, HCFA had a highly successful conclusion to the state legislative session, with 45% of HCFA's policy priorities passing in the 2023-2024 session. We saw policy proposals addressing market oversight and prescription drug reform get across the finish line, and we are building on these successes in the 2025-2026 legislative session.

In addition to HCFA's policy work, our HelpLine and Community Engagement programs remain vital to our mission of advancing health equity across the state. Every week, HelpLine counselors provide compassionate and informed support to callers navigating complex and scary federal changes. The Community Engagement team has built deep partnerships with community- and faith-based organizations across the state – groups that are on the front line supporting individuals who struggle to remain safe and access health care services. As we look ahead, these programs will be integral in mitigating the harm from coverage losses and ensuring communities have accurate information.

Thank you for your on-going support and confidence in our efforts. As we consider the incredible challenges that lie ahead, we remain committed to leading the charge to fight for our core beliefs and values of health equity, access and affordability. None of our work is possible without our partners, supporters and allies, and we are truly grateful to be working with you.

With appreciation,

Trishan Panch
Board President



Amy Rosenthal
Executive Director



HCFA by the Numbers 2025



14,388

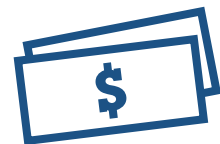
people helped with their health insurance coverage by HCFA's community-based partner organizations



2,521 constituents connected to their member of Congress in key districts to ask them to protect Medicaid during HCFA and SEIU's "Medicaid Defenders" federal phonebank program



21,297 calls handled by HelpLine counselors in English, Spanish, Portuguese, Haitian Creole & French



100,000

people projected to save \$200 a year on their medications for chronic conditions due to the new co-pay provision in the PACT Act passed in 2024



61,668

doors knocked by HCFA canvassers in areas where Steward Hospitals closed



68% of the total HelpLine calls handled in a language other than English



45% of HCFA's policy proposals passed in the 2023-2024 state legislative session



2,183

people helped by HCFA HelpLine counselors with health insurance applications and renewals



29,129

referrals to health and social service agencies made by HCFA's community partners

Federal Overview

Despite Massachusetts' march toward universal health coverage, we are not insulated from federal threats to health care. In July 2025, Congress passed H.R. 1, which includes the biggest cuts to Medicaid in its history and a backdoor repeal of significant parts of the Affordable Care Act. During the debate, HCFA provided critical data to our Congressional Delegation and served as a voice for families in national and local press coverage. Since the passage of this bill, HCFA has played a crucial role in educating local leaders about the implications of the bill by hosting webinars for state legislators and community organizations that attracted over 400 participants. HCFA will continue to stand with partners in the Commonwealth to defend access to coverage and care as additional federal threats to health care arise.



Medicaid Defenders

Starting in May, HCFA partnered with SEIU and other allies to launch a “Medicaid Defenders” phonebank campaign. Four hundred volunteers from across the country participated in these phonebanks, which were held three days a week until Congress passed H.R. 1. Volunteers called 6,631 constituents from Congressional districts that were identified as persuadable; they shared information about the proposed cuts, helped raise awareness and corrected misinformation. As a result, 2,521 constituents in key Congressional districts were connected to their legislators’ offices and urged them to vote against health care cuts.

Federal Overview (continued)

Coalition Work

Working in partnership is essential during challenging times. HCFA quickly worked with allies to revitalize the Coalition for Coverage and Care and the Immigrant Health Access Coalition, two coalitions that were active during the first Trump Administration. These coalitions bring together a wide range of health care advocates and stakeholders to share information and resources, and they have been crucial in organizing advocacy efforts and writing sign-on and comment letters regarding new administrative rules. HCFA worked with the 120 members of the Coalition for Coverage and Care to collect and share over 100 stories from MassHealth and Medicare members with policy makers. These stories explained how people would be affected by cuts, allowing the Massachusetts Delegation to share stories from their home state on the negative impact of H.R.1.



The HelpLine

HCFA's HelpLine provides free expert health insurance enrollment and troubleshooting assistance to residents across Massachusetts. To ensure every caller is supported and heard, bilingual HelpLine counselors – known as enrollment assisters – take calls in English, Spanish, Portuguese, Haitian Creole and French. HCFA also provides technical guidance to enrollment assisters across the state through the *In The Loop – MA* program. HCFA staff identify themes from these calls, which then helps advance legislative and administrative improvements to health care access and equity.

This year, the HelpLine has been on the front lines of new and emerging challenges. Counselors heard from an increasing number of immigrant families who are fearful of accessing care or enrolling in coverage because of the federal administration's anti-immigrant policies. A recent caller spoke with the HelpLine about cancelling her insurance because she believed she would be deported if she remained covered. In these situations, counselors listen with compassion and offer tailored support as they work to solve the unique situation of every caller. As federal changes create barriers to coverage, the HelpLine team is prepared to guide callers while remaining supportive and culturally sensitive.



John*

An older adult with a disability contacted the HelpLine because he did not have Medicare and his MassHealth coverage was at risk of ending. He had been homeless for many years until he qualified for low-income housing. He is now in remission for cancer but needs to take medication and have regular check-ups. He needed help calling the Social Security Administration to enroll in Medicare, so HCFA's SHINE counselor worked with him. She had to explain to the Social Security representative how Medicare and MassHealth worked together in Massachusetts to cover the cost of Medicare premiums. She was then able to guide this individual on his next steps to get on Medicare.



Priscilla

Priscilla works in construction and does not have insurance offered to her through her job. She cannot afford private insurance at full cost but is able to afford the \$260 per month premium for subsidized health insurance offered through a pilot program run by the state's Health Connector. She told the HelpLine counselor how important the Health Connector's pilot program is for families and individuals. Priscilla said this is the first year she did not get the flu, and she attributes staying healthy to having health insurance, being able to see her doctor and getting her flu shot.



Cora*

Cora* gave birth and received a medical bill of \$5,585.08 for her newborn child. She called the billing department at the hospital, but they did not speak Spanish. A HelpLine counselor called the billing department at the hospital and provided the insurance information for the child. HCFA was able to resolve the billing issue and prevent Cora from having to deal with medical debt.

Community Engagement

Connecting Communities to Care

HCFA's Connecting Communities to Care (CCC) program is built on the successes of the 2023-2024 MassHealth Redetermination Campaign, continuing to link families to coverage and care across Massachusetts. At the heart of this initiative are partnerships with 34 community- and faith-based organizations that provide culturally-appropriate outreach, education and direct enrollment assistance offered through Certified Application Counselors.

Community partners also host events, staff resource tables and embed MassHealth education into community gatherings. These efforts engage thousands of residents, many of whom are connecting with MassHealth for the first time.

CCC has also become a bridge to broader social supports. Families, older adults and other residents across the state have been connected to housing programs, food security resources and local services, while also receiving guidance on their MassHealth coverage. CCC demonstrates the power of community-rooted outreach and enrollment support. The program's deep partnerships and culturally-responsive strategies will continue to be crucial in helping to shield Massachusetts communities from federal cuts to health care and social services.



Steward Campaign

HCFA launched the Steward Campaign in collaboration with the Massachusetts Executive Office of Health and Human Services, the Department of Public Health and community partners. The initiative focused on supporting communities with hospital closures: the Carney Hospital and Nashoba Valley Medical Center catchment areas, as well as the Eastern Merrimack Valley area where the Holy Family Hospitals transitioned ownership. The campaign utilized door-to-door canvassing, partnerships with community- and faith-based organizations, multilingual visioning sessions, and a digital media strategy to share resources, identify emerging community health needs and amplify the voices of those most impacted by the closures. Tailored to each region, these efforts ensured culturally- and linguistically-responsive outreach efforts. Findings were presented to regional workgroups convened by the Department of Public Health and the Boston Public Health Commission. This campaign helped residents navigate disrupted care and ensured that community voices guided actionable recommendations for the future of local health systems.



New Arrivals Community Assistance Project

To support immigrant families in response to the Governor's declaration of a state of emergency in 2023, HCFA launched the New Arrivals Community Assistance Project. Funded by the Department of Public Health, HCFA sub-granted to local community-based organizations and provided technical assistance to these groups, strengthening their ability to deliver culturally- and linguistically-responsive outreach, health education and resource navigation. This initiative was critical in helping families build stability in the face of housing insecurity, shifting immigration policies and limited access to services. Although the project concluded in June 2025, it leaves behind a proven, community-rooted model for how Massachusetts can meet future humanitarian crises with compassion, trust and care.

MetroWest Initiative

HCFA co-leads the Framingham Vaccine Equity Working Group, which unites more than 60 organizations in a broad coalition to expand vaccine access and strengthen community health in Greater Framingham. Through targeted clinics, multilingual outreach and community events, the coalition improved vaccination rates and connects residents to other supports such as health coverage, housing programs and food assistance. Guided by data and trusted community partners, the work of this coalition has recently evolved to focus on issues impacting immigrant and refugee communities. The coalition continues to build on its accomplishments, advancing equity and resilience across the MetroWest region.

Health Justice Council

The Health Justice Council is a cornerstone of HCFA's grassroots advocacy work, bringing together 40 individuals from across the Commonwealth who reflect the lived experiences of the communities HCFA serves. Council members are trusted community leaders who become trained advocates and help shape HCFA's state and federal advocacy, ensuring community voices are at the forefront of these efforts.

Community Engagement (continued)



Thank you to the community- and faith-based organizations who worked with us this year:

- African Community Economic Development of New England, *Boston*
- Agencia ALPHA, *Boston*
- AgeSpan, *Lawrence/Danvers*
- Aging Services of North Central Massachusetts, *Leominster*
- American Refugee Council, *Chelsea/Lynn*
- Asian Women for Health, *Boston*
- Association of Haitian Women in Boston, *Boston*
- Authentic Caribbean Foundation, *Boston*
- Boston Missionary Baptist Community Church, *Boston*
- Brazilian American Center, *Framingham*
- Brazilian Women's Group, *Boston*
- Brazilian Worker Center, Inc., *Boston*
- Brockton Workers Alliance, *Brockton*
- Cambodian Mutual Assistance Association of Greater Lowell, Inc., *Lowell*
- Cape Verdean Association of Brockton, *Brockton*
- Chica Project, *Quincy*
- Chinese Progressive Association, *Boston*
- Codman Square Neighborhood Development Corp., *Boston*
- Community Action Inc., *Haverhill*
- Community Economic Development Center, *New Bedford*
- Community Health Awareness Network Grows Equity, *Worcester*
- Disability Policy Consortium, *Boston*
- Evangelical First Haitian Baptist Church of Worcester, *Worcester*
- Everett Haitian Community Center, *Everett*
- Greater Framingham Community Church, *Framingham*
- Haitian Community Partners Foundation, Inc., *Brockton*
- Haverhill YMCA of the North Shore, *Haverhill*
- Health Equity Partnership of North Central Massachusetts, *Westminster*
- Highlands Coalition, *Chelsea/Lynn*
- Immigrant Family Services Institute, *Boston*
- Immigrants' Assistance Center, *New Bedford*
- La Alianza Hispana, *Boston*
- La Colaborativa, *Chelsea*
- La Comunidad, *Everett*
- The Learning Center for the Deaf, *Framingham*
- Making Opportunity Count, *Fitchburg*
- Massachusetts Senior Action Council, *Quincy*
- Men of Color Health Awareness, *Springfield*
- Mount Olives Community Center, *Boston*
- Nashoba Associated Boards of Health, *Ayer*
- New Covenant Church, *Boston*
- NewVue Communities, *Fitchburg*
- Next Leadership Development, *Boston*
- Olive in July, Inc., *Lawrence*
- Pinnacle Partnerships, *Brockton*
- Quincy Asian Resources, Inc., *Quincy*
- Southeast Asian Coalition of Central MA, *Worcester*
- Tri-Valley, Inc., *Dudley*
- True Alliance Center, *Boston*
- Vietnamese American Initiative for Development, *Boston*
- Voices of the Community, *Framingham*
- Women Encouraging Empowerment, *Revere*

Policy Campaigns

The end of the 2023-2024 legislative session marked several major victories for HCFA, as the legislature passed and Governor Healey signed into law health care market oversight and prescription drug reforms. These achievements are the result of years of tireless advocacy by HCFA and coalition partners, and they offer real protections and cost savings for Massachusetts residents as federal health care cuts begin to take effect. As the 2025-2026 legislative cycle begins, HCFA's top three legislative priorities include alleviating medical debt, expanding access to primary care and lowering health care costs. These priorities are informed by insights from the communities that HCFA serves through the HelpLine and Community Engagement teams.

Market Oversight

The passage of the market oversight bill, *An Act enhancing the market review process* (Chapter 343 of Acts of 2024), enables the Division of Insurance to consider affordability when reviewing insurance rate hikes, putting additional pressure on insurers to reduce premiums and hospital systems to reduce prices. The law also increases clarity in understanding health care system ownership, including private equity takeovers, and requires hospitals to share more financial information. These measures have long been a priority for HCFA and improve transparency and accountability for health care industry groups, especially in the aftermath of the Steward Health System crisis.

45%
of HCFA's policy
proposals passed in
the 2023-2024 state
legislative session*

*this stat includes policy wins
covered in the 2024 HCFA
annual report

Prescription Drug Reform

HCFA frequently hears from the HelpLine staff and community partners about members who struggle to afford their prescription medications. *An Act relative to pharmaceutical access, costs and transparency* (Chapter 342 of the Acts of 2024) provides direct relief to individuals by eliminating or capping co-pays for certain medications that treat chronic conditions that disproportionately impact low-income communities and communities of color including asthma, diabetes and heart conditions. The new law also increases cost transparency by requiring drug companies to report additional data and participate in an annual hearing to help the state examine the drivers of health care costs. The passage of this law is the culmination of three sessions of work to build legislative champions, grow and sustain a coalition, and deepen HCFA's relationship with legislative leaders.





HCFA Staff List 2025

- Amy Rosenthal, *Executive Director*
- Ashley Blackburn, *Deputy Executive Director*
- Grace Coughlin, *Policy Manager*
- Suzanne Curry, *Director of Policy Initiatives*
- Gabriela de Araujo Palomo, *HelpLine Counselor*
- Sandra DeSouza, *HelpLine Counselor*
- Leslie Diaz, *Director of HelpLine & Public Programs*
- Astry Dubon Artica, *HelpLine Counselor*
- Hannah Frigand, *Senior Director of HelpLine & Public Programs*
- Erin Gerrity, *Policy & Project Coordinator*
- Denise Hayes, *Senior Helpline Counselor*
- Ata López, *HelpLine Counselor*
- Beverly Johnson, *Community Engagement Consultant*
- Grace Jurkovich, *Policy Manager*
- Marcella Lampon, *Policy & Project Coordinator*
- Luby O'Connor, *Community Engagement Manager*
- Gracie Rios Pajonk, *Chief People Officer*
- Hannah Rittman, *Special Projects Coordinator*
- Michael Ross, *Chief Financial Officer*
- Edwin Santana Funes, *Community Engagement Coordinator*
- Alex Sheff, *Senior Director of Policy & Government Relations*
- Carlos Solis, *Senior HelpLine Counselor*
- Jamila Xible, *Director of Community Engagement*

HCFA Board List 2025

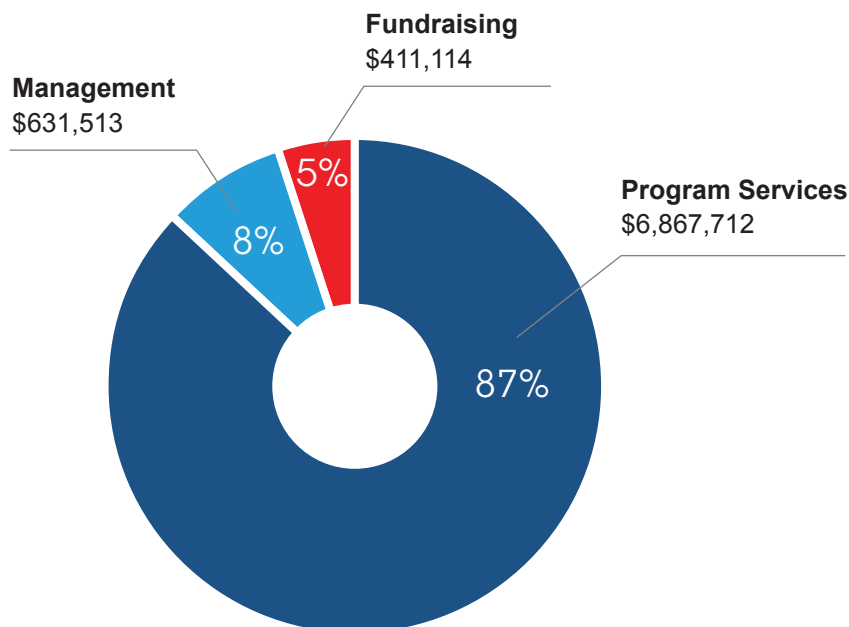
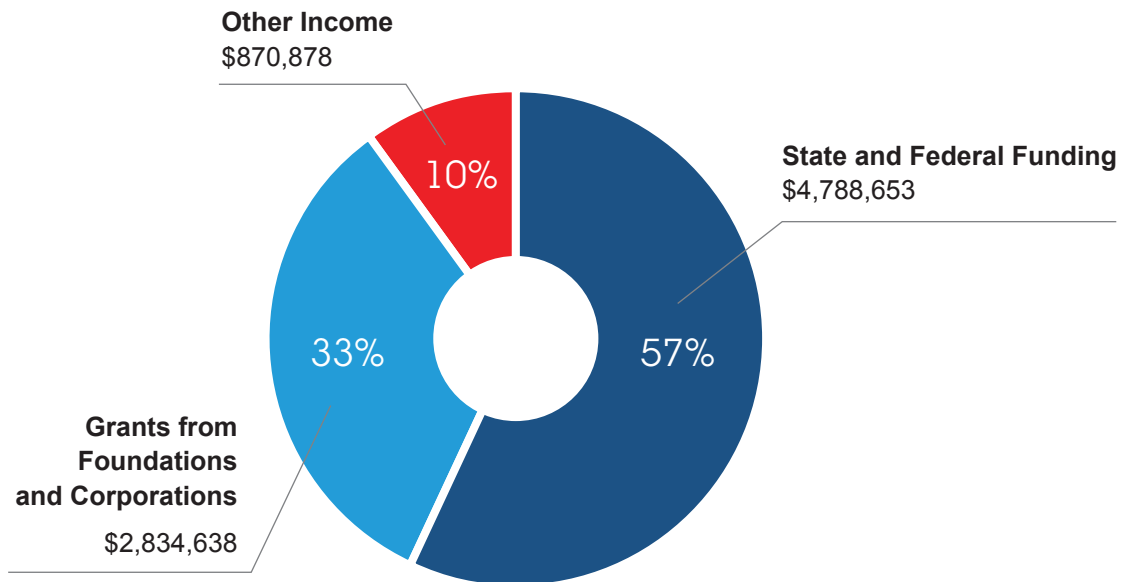
- Trishan Panch, *Board President*
- Aaron Holman, *Vice President*
- Wanda Cordova, *Board Treasurer*
- Peggy Johnson, *Board Clerk*
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- Dana Alas
- Ivette Arias
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- Claire Cooper
- Dennis Heaphy
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- Dustin Schaefer
- Kate Segel
- Amie Shei
- Kim Shellenberger
- Burns Stanfield



2025 Financial Snapshot

HCFA's total organizational expenses for FY25 (July 1, 2024 – June 30, 2025) were \$7,893,922. HCFA is a lean organization that operates conservatively to ensure philanthropic, contract and grant dollars are spent on programmatic expenses. In fiscal year 2025, HCFA's expenses were split between programming (87%), management (8%) and fundraising (5%). Salaries and benefits comprise approximately 36% of expenses, and HCFA was proud to subgrant \$3 million (38%) to community- and faith-based organizations to perform essential work in local communities.

State contracts became the largest source of revenue this year at 57%, followed by foundation and corporate support at 33%. The remaining 10% came from other sources of income including individual donations and events.



Contributors & Donors

The following is a list of programmatic contributors and individual donors for Fiscal Year 2025 (July 1, 2024 – June 30, 2025). None of HCFA's work is possible without this support. Thank you for your generosity!

\$25,000+

1199SEIU
Action Now Initiative
Atrius Health Equity Foundation
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
Community Catalyst
Greenwall Foundation
Health Foundation of Central MA
Klarman Family Foundation
Mass General Brigham
MetroWest Health Foundation
Point32Health
Senior Whole Health by Molina Health Care
Richard & Susan Smith Family Foundation
Tom & Meredith Sobol
TEAM UP Scaling & Sustainability Center
Uber Technologies, Inc.
UMass Memorial Health

\$10,000-\$24,999

Commonwealth Care Alliance
Community Care Cooperative, Inc.
Mac D'Alessandro
Dana-Farber Cancer Institute
Andrew Dreyfus
Greater Worcester Community Foundation
United Way of North Central Massachusetts
Kate & Phil Villers

\$5,000-\$9,999

Arcadia
Association for Behavioral Healthcare
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Cambridge Health Alliance
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Eastern Bank Charitable Foundation
Matt Fishman & Robin Lipson
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Marylou Sudders & Bradley Richardson
Thrive Support & Advocacy

\$2,500-\$4,999

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Tremont Strategies
Nancy Turnbull & Megan Dobroth
Vinfen Corporation
Wendy Warring & Troy Brennan
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\$1,000-\$2,499

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Brian & Danielle Ruben
Dustin & Brittany Schaefer
Seven Hills Foundation
Kim Shellenberger & Richard Balaban
Sherin & Lodgen
Robert Sherman
Southeast Asian Coalition
Anonymous

\$500-\$999

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Diane Akula
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 Shanna Shulman
 Kim Simonian
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Burns F. Stanfield
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 Joel Weissman & Wendy Landman
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Up to \$249

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 Maria Gonzalez Albuixech
 Myron & Ruth Allukian
 Oamshri Amarasingham
 Wayne Antion
 Arlene Ash
 Laurie Ball
 Eric Benson
 Liz Berman
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 Aya Takai
 Barbara Wand
 Harry Weissman
 Myrth York
 Anonymous (x7)





HCFA
Health Care For All
MASSACHUSETTS

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.

