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Subject Mass. Health Connector chief: State must 'deal with the reality in front of us' as critical health care deadline looms

New from Commonwealth Beacon

UNION PUSH: Years after legislative staff went public with their for unionization demands, the two people who call the shots in the Legislature show no interest in allowing them to organize. Meanwhile, supporters who have sway on Beacon Hill are [not expending](#) much political capital – if any – on the effort, Chris Lisinski reports.

LITERACY WOES: A new House bill [seeks to tackle](#) what officials describe as a literacy crisis, as more young students struggle with the foundational reading and writing skills needed for learning. Sam Drysdale of the State House News Service has more.

OPINION: Retired Juvenile Court judge Jay Blitzman [says](#) the case has gotten even stronger for raising the age of Juvenile Court jurisdiction to include 19- and 20-year-olds.

Mass. Health Connector chief: State must 'deal with the reality in front of us' as critical health care deadline looms

October 28, 2025

By **CommonWealth Beacon Staff**

Open enrollment through the state health care marketplace begins on November 1, and hundreds of thousands of people are staring down bracing changes to their health care costs. Notices are going out all across the Commonwealth warning residents about rising premiums if pandemic era tax credits are left to expire at the end of the year – the issue [at the heart of](#) the government shutdown.

“We don’t have the luxury of planning for a hypothetical open enrollment, or the hope or the chance of open enrollment” that looks like prior years, said Audrey Morse Gasteier, executive

director of the Massachusetts Health Connector, on The Codcast. “We have to deal with the reality in front of us.”

This week, on the monthly Health or Consequences episode of [The Codcast](#), Gasteier joined John McDonough of the Harvard TH Chan School of Public Health and Paul Hattis of the Lown Institute to discuss the looming deadline.

The average premium increase is expected to be \$1,300 a year in the state if the tax credits are not extended, she said.

“We know that those are going to be eye-popping notices for a lot of individuals,” she said. “We have done a lot of work to intensify and clarify those communications so people understand what’s happening, that they understand it’s a result of federal law and federal policymaking.”

The idea of the Health Connector is that it’s a centralized marketplace where residents can access insurance coverage products that are vetted by the state. When the Biden administration passed the American Rescue Plan in 2021, it created enhanced premium tax credits to make the Affordable Care Act’s (ACA) low-income subsidy for premiums more generous and removed an income cap that had created a cliff for moderate-income people who still needed help affording the care.

This was “a game changer” that “turbocharged ACA enrollment all over the country,” Gasteier said.

The credits were extended two years later, but have become a flashpoint this year between Democrats, who want to see them extended again, and Republicans who are still deeply critical of the ACA but without a clear alternative as [frustration mounts](#) from constituents over the credit loss.

If these tax credits are not extended, the consequences when the calendar flips to 2026 will be immense, Gasteier said.

Massachusetts would lose about \$425 million in federal support to make insurance more affordable. About 337,000 people in the Bay State would feel the impacts of higher premiums, Gasteier said, and 26,000 of them would no longer get any tax credit at all. “If Congress doesn’t take action to extend these, that’s several hundred millions of dollars just evaporating out of thin air for Massachusetts residents to help afford their coverage,” she said.

Massachusetts residents have a longer open enrollment period that runs through January 23, Gasteier noted, though part of the federal government recently finalized a rule that will remove

that enrollment timeline flexibility starting next cycle.

“I wouldn't suggest to people that they wait,” she said. “If they want to come in and start exploring their plan choices and checking provider networks and the rest, they should do that. But they don't actually have to pick a plan and make a payment to effectuate their coverage that starts January 1st until December 23rd. So there are several more weeks where, if things do change and subsidy eligibility changes or the rest, we will be in touch with people right away so that they know that.”

On the episode, Gasteier talks about her long history with the Health Connector (1:05), who would feel the premiums increase most sharply (10:00), and how to parse White House talking points about the ACA's effectiveness (17:20).

LISTEN

More Context

- [Massachusetts braces for 'gut punch' of health insurance costs if Congress fails to act](#) (September 2025)
- [Healey must go big in tackling health care costs](#) (January 2025)
- [New poll shows high satisfaction with health insurance in Mass., even as residents delay or skip care for cost reasons](#) (September 2025)

More from Commonwealth Beacon

ON THE DOCKET: The state's highest court will hear oral arguments next month on [four noteworthy cases](#) dealing with charter schools, whistleblower protections, pay for attorneys who represent indigent defendants, and a tobacco-related verdict. Jennifer Smith has the details.

OPINION: Katherine Gergen Barnett, a family medicine physician at Boston Medical Center who has cared for hundreds of families facing homelessness, [argues](#) that the Healey administration is offering mixed messaging on housing for those in need by simultaneously promoting new development that would prioritize low-income residents and limiting emergency shelter access.

What We're Reading

ECONOMY: Starting Wednesday, many Massachusetts employers [will have to comply](#) with a new wage transparency law that requires them to disclose the annual or hourly pay range in job

postings. (GBH News)

ENERGY: Benefits for the Low Income Home Energy Assistance Program, which helps about 6.7 million American households stay warm in the winter and cool in the summer, usually kick in on November 1. But thanks to the ongoing government shutdown it's [not clear when](#), or if, that assistance will become available. (WBUR)

ECONOMY: Massachusetts is [looking to cash in](#) on record venture capital investments in the defense industry, as well as a boost in public spending as US and foreign forces seek to modernize their arsenals. Defense tech offers a potential pivot for the Massachusetts economy amid the struggles in life sciences and clean energy, both of which have been targeted by President Trump. (Bloomberg – paywall)

HOUSING: A Boston city councilor [has filed a proposal](#) to reclassify large apartment buildings as commercial property, while still offering a residential exemption. It is an alternative to a proposal by Mayor Michelle Wu that would have shifted the burden of property taxes from residential to commercial owners, which died in the state Legislature. (MassLive)

ELECTIONS: Candidates for New Bedford city council [discuss their plans](#) for the city's police department – the highest budgeted department outside of schools, at about \$28 million this year. (*The New Bedford Light*)

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