




Massachusetts

2021 Healthcare Affordability





Policy Checklist

KEY




-  = implemented by state
-  = the state has implemented policies, but could improve
-  = not implemented by state

polling data repeatedly shows that healthcare affordability is the number one issue that state residents, on both sides of the political aisle, want their policymakers to work on. This checklist identifies areas where Massachusetts is doing well and areas where it can improve.





1. CURB EXCESS HEALTHCARE PRICES:

- Implement free, public-facing healthcare price transparency that reflects negotiated rates and features treatment- and provider-specific prices. 
- Create an all-payer or multi-payer claims database to analyze healthcare price inflation, price variation and utilization. 
- Create a permanently convened health spending oversight entity. 
- Create all-payer healthcare spending and quality benchmarks for the state. 





2. REDUCE LOW-VALUE CARE:

- Require validated patient-safety reporting for hospitals. 
- Universally implement antibiotic stewardship programs using CDC's 7 Core Elements. 
- Analyze claims and EHR data to understand how much is spent on low- and no-value services. 

3. EXTEND COVERAGE TO ALL RESIDENTS:

- Expand Medicaid to cover adults up to 138% of the federal poverty level. 
- Provide high-quality, affordable coverage options for people whose incomes are too high to qualify for Medicaid, e.g., Basic Health Plan, reinsurance or augmented premium subsidies.¹ 
- Provide options for recent immigrants that don't qualify for the coverage above.² 
- Conduct strong rate review of fully insured, private market options. 

4. MAKE OUT-OF-POCKET COSTS AFFORDABLE:

- Protect patients from inadvertent surprise out-of-network medical bills. 
- Limit the availability of skimpy and confusing short-term, limited-duration health plans. 
- Waive or reduce cost-sharing for high-value services.³ 
- Require insurers in a state-based exchange to offer evidence-based standard plan designs. 

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Additional detail is available at:

WWW.HEALTHCAREVALUEHUB.ORG/AFFORDABILITY-SCORECARD/MASSACHUSETTS

NOTES

1. The Massachusetts Health Connector's ConnectorCare Program provides additional state subsidies to individuals earning up to 300% of the Federal Poverty Level. Enrollees have access to zero- or low-dollar premium plans, zero- or low-dollar copays and do not have deductibles or coinsurance.
2. While undocumented non-U.S. citizens are ineligible to purchase coverage on the Massachusetts Health Connector, the state offers some coverage options for select undocumented individuals. Pregnant women with household incomes below 200% of the Federal Poverty Level (FPL) are eligible for MassHealth Standard. Infants with parents earning below 200% of the FPL, children aged 1-20 in households earning under 150% of the FPL, adults 21-64 with household incomes below 133% of the FPL and adults 65 or older with household incomes below 100% of the FPL are eligible for MassHealth Limited. Additionally, undocumented persons with a household income below 300% of the FPL may be eligible for Health Safety Net.
3. Massachusetts' ConnectorCare eliminated cost-sharing for opioid addiction treatments in its standardized plans, and includes high-value pre-deductible services in those plans with low- to -moderate copay amounts. See: <https://www.urban.org/sites/default/files/publication/90961/2001311-state-efforts-to-lower-cost-sharing-barriers-to-health-care-for-the-privately-insured.pdf>



ABOUT ALTARUM'S HEALTHCARE VALUE HUB

With support from the Robert Wood Johnson Foundation, the Healthcare Value Hub provides free, timely information about the policies and practices that address high healthcare costs and poor quality, bringing better value to consumers. The Hub is part of Altarum, a nonprofit organization with the mission of creating a better, more sustainable future for all Americans by applying research-based and field-tested solutions that transform our systems of health and healthcare.

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