



# State & Local Compliance Update

## USI EMPLOYEE BENEFITS

May 12, 2026

# Massachusetts Releases 2027 MCC Limits

The Commonwealth Health Insurance Connector Authority (“Health Connector”) recently published [Administrative Bulletin 01-26](#) to provide annual guidance regarding certain provisions of the Minimum Creditable Coverage (“MCC”) regulation, [956 CMR 5.00](#). Specifically, this Bulletin describes the calculation of the deductible limits and out-of-pocket maximums for 2027 and provides those respective dollar amounts.

### BACKGROUND

On July 1, 2007, the Massachusetts Health Care Reform Act became effective. A component of this Act included an individual mandate, requiring Massachusetts residents 18 and older to have MCC or pay a penalty on their state income tax return. MCC requirements apply to individuals, not health insurance plans or employers. While employers are not required to provide health plans that meet MCC, their Massachusetts resident employees must enroll in MCC to avoid significant penalties.

### DEDUCTIBLE LIMITS – 956 CMR 5.03(2)(B)

For 2027, the maximum MCC deductibles are unchanged from the 2026 amounts of **\$3,200/\$6,400**. If the plan has a separate prescription drug deductible, the amounts cannot exceed **\$400/\$800** and the total maximum deductible applies.

### OOPMs – 956 CMR 5.03(2)(C)

For 2027, the out-of-pocket-maximums under MCC will be **\$12,000/\$24,000**.

### WHAT ELSE DO YOU NEED TO KNOW?

Administrative Bulletin 01-26 takes effect immediately; the changes applicable to employer-sponsored plans will be incorporated with plan years beginning on or after January 1, 2027.

## RESOURCES

- Administrative Bulletin 01-26: <https://www.mahealthconnector.org/wp-content/uploads/AdminBulletin01-26.pdf>
- 956 CMR 5.00 Minimum Creditable Coverage: <https://www.mass.gov/doc/956-cmr-5-minimum-creditable-coverage/download>
- Massachusetts Health Care Reform Rules and Regulations: <https://www.mahealthconnector.org/about/policy-center/rules-regulations>

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