

# 22,000 patients lose coverage at 2 Massachusetts hospitals

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12 January 2025

On January 1, 22,000 patients covered by Tufts Health Direct health insurance lost in-network coverage at UMASS Memorial Health and Boston Children's Hospital in Massachusetts. Point32Health, which owns Tufts Health Direct insurance, and the hospital systems were unable to agree over reimbursement rates for care. This has resulted in a situation where patients must either switch doctors or find new health insurance to continue to meet their medical needs.

Boston Children's Hospital, affiliated with Harvard Medical School, has been recognized as one of the best pediatric hospitals in the world and is a leader in a wide range of specialties. The hospital serves over 650,000 patients a year,

UMASS Memorial Health is a medical network in Central Massachusetts affiliated with UMASS Medical School that includes UMASS Memorial Medical Center in Worcester. UMASS Memorial Health serves over 2 million patients a year.

Open enrollment on the Massachusetts Health Connector, the state healthcare insurance marketplace, began November 1, 2024, and lasts through January 23, 2024. It was required that plans be secured by December 23 to be in effect for January 1. This leaves many patients facing the immediate prospect of having to switch doctors if they haven't already changed to a new insurance plan.

Finding new doctors can be a difficult and protracted process. Boston.com reported last year, "Across the Commonwealth, patients are struggling to make timely appointments. In Boston, it takes 40 days on average to get a family medicine appointment, with some waits as long as 136 days," The report said that there are more physicians leaving the field than entering. "In the next decade, the U.S. is expected to face a shortage of between 37,800 and 124,000 physicians. ... Primary care

(family medicine, general pediatrics, geriatric medicine) could be the hardest hit."

Tufts Health Direct is the most affordable health insurance on the Massachusetts Health Connector, making this transition even more difficult for patients. Tufts Health Direct plans are subsidized based on income and average around \$478 a month for individuals, compared to \$809 for Blue Cross Blue Shield of Massachusetts and \$829 for UnitedHealthcare plans. Any Tufts Health Direct customer switching to a new health plan can therefore expect to pay thousands more dollars in premiums a year.

The *Boston Globe* and other local news outlets have reported many cases of patients affected by the loss of coverage, including parents with chronically sick children who rely on specialized medical services, who have had to change insurance or look for new doctors, and low-income individuals who have had to move to more expensive plans.

The Democratic Party administration of Governor Maura Healey has done nothing to stop Tufts Health Direct policyholders from losing their care, with Health and Human Services Secretary Kate Walsh making the statement last year: "We urge the parties involved to come to an agreement that will avoid negative impacts on patients." Walsh also remarked last year that "The market has spoken," in regard to the closures of Carney Hospital in Dorchester and Nashoba Valley Medical Center in Ayer, which Healey's administration did nothing to stop during last year's Steward Health bankruptcy crisis.

Responding to an Instagram post by the *Globe* on the loss of coverage, one commenter wrote: "@massgovernor What can you do to help fix this? It's tragic that thousands of Massachusetts children are now ineligible for coverage at the best children's hospital in

the world, let alone in their own state. Massachusetts is already an extremely expensive place to live, and now some families (like mine) may have no choice but to pay out of pocket for the care at Children's, all because of systemic failures that allow corporate greed to prevail."

Another comment read: "The disruption to the continuity of care for those of us impacted is life threatening for some. And there are no replacement options in many cases. Doctors are in short supply here in western Massachusetts. Most are not taking new patients and appointments are 6-10 months out for specialists. Insurance companies have destroyed our healthcare system and further privatization that is planned by the incoming administration will kill people. This is exactly what health insurance companies are-Legal-confusing-Pyramid schemes disguised as a necessity. Let's hope this gets fixed."

Point32Health is a large regional insurer with 2.4 million policyholders in New England. Point32Health arose from a 2021 merger of two regional insurers, Tufts Health Plan and Harvard Pilgrim Health Care. Last year, Point32Health purchased Health New England, a Western Massachusetts-based health plan, for \$165 million. Its CEO at the time, Cain Hayes, made almost \$4 million in 2023 at Point32Health, which bills itself as a non-profit.

Point32Health announced December 31 that it had reached an agreement with Tenet Healthcare that enables about 17,000 of the insurer's customers to continue receiving care at four hospitals. Dallas-based for-profit Tenet operates hospitals across Massachusetts, including in Worcester, Framingham and Natick. The deal was only made public on December 30, after the deadline to switch health insurance for the new year had passed. This agreement came so late that many of the 17,000 patients relying on these hospitals for in-network coverage already had switched to new insurance or had begun to look for new doctors.

The negotiations between the hospital groups and Point32Health have seen mudslinging on all sides, with Point32Health claiming the hospital groups wanted to charge too much for care and the hospitals claiming that they would lose money on every patient if they went along with the reimbursement rates offered by Tufts Health Direct. Patients stand only to lose from all

the tangled operations of the for-profit healthcare industry.

The second Trump administration is putting forward fascistic science-deniers to head US public health agencies, including Great Barrington Declaration author Jay Bhattacharya for director of the National Institutes of Health, quack TV personality Dr. Mehmet Oz to head the Centers for Medicare & Medicaid Services, and Robert F. Kennedy Jr., one of the foremost purveyors of pseudo-science and vaccine misinformation in the world, as secretary of Health and Human Services. These nefarious figures and the administration they represent regard any systemic protection of public health as a drain on potential profit for the capitalist class. If not stopped, their efforts to eviscerate public health will have dire consequences for millions.

The working class must launch an economic and political counter-offensive against these plans, beginning with the formation of rank-and-file committees, including nurses and other healthcare workers, to link up the struggles of the working class across industries and borders. Workers must break out of the straitjacket of corporate and establishment politics dominated by union bureaucracies and directly confront the coming attacks with their full power as the class that produces all wealth in society.

Healthcare is a fundamental social right and all of society's resources should be coordinated to meet the healthcare needs of the population. Socialized medicine will be based on optimizing human life, not profit. This would mean mass drives to educate, hire and train doctors, nurses and other healthcare professionals and building and investing in hospitals and healthcare centers on a mass scale to provide the most scientifically and technologically advanced healthcare for all.



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