

Employer Medical Assistance Contribution (EMAC) Update

As you know, each employer subject to unemployment insurance is also subject to Employer Medical Assistance Contribution (EMAC) reporting requirements. EMAC is used to help fund health insurance programs in the Commonwealth.

The Baker Administration has developed a new process by which employers may request a review of certain information to determine whether or not particular EMAC Supplement charges are appropriate. As a reminder, employers are generally subject to EMAC Supplement charges if one of their employees enrolls in MassHealth or subsidized insurance through the Massachusetts Health Connector.

[Review of Information Form](#)

The Baker Administration has [finalized a new form](#), which is now available on the DUA website, to allow employers to request that MassHealth review information in the following situations:

- If an employee is enrolled in employer-sponsored insurance or in union insurance for all or part of the quarter for which the employer is being assessed the EMAC Supplement.
- If an employee is not a Massachusetts resident.
- If an employer believes that an employee for whom they are being assessed the EMAC Supplement does not qualify for MassHealth or subsidized Connector coverage on the basis of their income.
- If an employer is assessed the EMAC Supplement for an employee aged 16 or 17, whom they are unable to enroll in ESI because they are a minor.

This new form will not have to be filed within the 10 day rule (like traditional appeals) but will have to be filed within 15 days of the EMAC payment deadline, which is April 30th for the first quarter of the year – so the deadline for filing it will be May 15th.

If information provided to the state results in a determination that the employer should not have been assessed the EMAC Supplement charges, the employer's account will be credited for the next quarter.

The traditional appeals process will proceed for the already enumerated reasons like: employer does not have 6 or more employees; employees are independent contractors; etc.

If you have other questions, please contact your Sales Executive.