

MASSACHUSETTS HIRD

The Health Insurance Responsibility Disclosure (HIRD) form is a state reporting requirement in Massachusetts that applies to in-state and out-of-state employers with employees in Massachusetts. The HIRD form collects employer-level information about an employer's sponsored insurance (ESI) offerings, i.e., their group health plan(s). The HIRD reporting is administered by the state's Medicaid and Children's Health Insurance Program (MassHealth) and the Department of Revenue (DOR) through the MassTaxConnect (MTC) web portal. The HIRD form is designed to assist MassHealth in identifying its members with access to qualifying ESI who may be eligible for the MassHealth Premium Assistance Program.

EMPLOYERS SUBJECT TO MA HIRD

Employers with six or more employees who work in Massachusetts must submit a HIRD form annually by each December 15. For in-state employers, an employee is included in the HIRD count if the employer included the employee in any one or more of its quarterly wage reports to the Department of Unemployment Assistance (DUA) during the past 12 months, even if the employee is no longer active as of the reporting date. For out-of-state employers, an individual is considered an employee if they are hired for a wage or salary in Massachusetts in any month during the 12 months preceding December 15 of the filing year, regardless of full- or part-time status. Employers that are no longer in business as of the filing deadline are not required to file the HIRD form.

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INFORMATION REPORTED ON THE HIRD FORM

The HIRD form collects employer-level information about employer-sponsored health plans to help MassHealth identify members who can participate in, and who may be eligible for premium assistance from, MassHealth. Covered employers, regardless of whether they offer health insurance, must disclose on their HIRD form if they offered to pay or arrange for the purchase of healthcare insurance for their Massachusetts employees. Employers that maintain multiple health plans must disclose information about each plan.

The HIRD form is also where employers provide information about their employer-sponsored group healthcare plans, such as the total employer and employee premium cost, the benefits and coverage levels offered, the in-network deductibles, the maximum out-of-pocket expenses, cost-sharing details (coinsurance), eligibility criteria, and whether or not the plan meets the Massachusetts minimum creditable coverage (MCC) requirements. Note that most health plans offered in Massachusetts satisfy the MCC requirements.

Employers that are unsure whether their health plan meets MCC requirements should select "Unknown" under the question regarding MCC for that plan, and then enter the rest of the plan information according to the instructions and submit an insurance summary of benefits for the plan. More information on the MCC requirements is available on the state's website (see [MA Health Care Reform for Individuals](#)).



Although employers are ultimately responsible for ensuring that the HIRD information is provided in a timely and accurate manner, the FAQ published by the Massachusetts Department of Revenue (see under the Resources section below) indicates that the form may be completed by an employer or its payroll vendor. Employers that maintain multiple health plans must disclose information about each plan.

SUBMITTING THE HIRD FORM

The HIRD form is made available on the MTC web portal (where employer taxpayers register to file returns and make tax payments) each November 15 and must be submitted annually through the portal by each December 15. When the due date falls on a weekend or federal holiday, the due date is extended to the next business day.

To file HIRD forms, employers must log in to their MTC withholding account and select the “File health insurance responsibility disclosure” hyperlink under the account alerts. See the Resources section below for additional information about MA HIRD form FAQs and instructions.

RESOURCES

[MA Health Care Reform for Individuals](#)

[MA HIRD Form FAQs](#)

[MA HIRD Form Instructions](#)

[MassTaxConnect \(MTC\)](#)