
Massachusetts Health Insurance Responsibility Disclosure Reporting

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Key Takeaways

- The Massachusetts Health Insurance Responsibility Disclosure (HIRD) filing requirement remains unchanged for 2026. Employers with six or more Massachusetts employees during the prior 12 months must file the HIRD form annually through MassTaxConnect between November 15 and December 15.
- Employers should prepare plan design and contribution information in advance, as these details are required for the annual filing.

Background

The Massachusetts HIRD reporting form managed by the Massachusetts Department of Revenue (DOR) will be available beginning November 15, 2026, and must be completed by December 15, 2026.

The purpose of the HIRD form is to collect information about employer-sponsored insurance offerings to assist MassHealth in identifying individuals with access to employer-sponsored insurance who may be eligible for MassHealth's Premium Assistance Program. The MassHealth Premium Assistance Program provides financial assistance to qualified employees to pay for their employer-sponsored health insurance.

Who is Subject to the Requirements?

Employers are required to complete the HIRD form if they reported six or more employees within Massachusetts (includes all employment categories) in any Department of Unemployment Assistance (DUA) wage report during the past 12 months. An individual is considered an employee if the employer included such individual in their quarterly wage report to the DUA during the past 12 months or, for an out-of-state employer that is not required to file a quarterly DUA wage report, an employee hired for a wage or salary in Massachusetts to perform work, regardless of full-time or part-time status.

Employers who do not offer health insurance are also required to submit the HIRD form.

Reporting Requirements

The HIRD reporting is administered by MassHealth and the Massachusetts DOR through the MassTaxConnect (MTC) web portal. The HIRD reporting is required annually by December 15. The HIRD reporting form will be available on the MTC web portal starting November 15 and must be completed by December 15.



The employer must ensure the HIRD form is filed on time. The HIRD form may be filed on MTC web portal by the employer or the employer's payroll company. If the payroll company completes the HIRD form, employers are responsible to ensure all information filed by the third party is correct. All information required to complete the form should be available from the employer's human resources and/or benefits department. To file the HIRD form, employers or the payroll company is required to log into their MTC withholding account and select the "File health insurance responsibility disclosure" hyperlink under the account alerts.

Resources

Employers should contact the HIRD Massachusetts DOR Call Center at 617-466-3940 if they are experiencing difficulties trying to access or complete the HIRD form on the MTC web portal ([MassTaxConnect](#)).

For additional information on completing the HIRD form, the sample [HIRD Form Questions](#), and understanding HIRD filing requirements for Professional Employer Organizations, employers should reference the [HIRD Frequently Asked Questions](#) housed on the MTC web portal.

Please direct any questions on this topic to the Aon Health Solutions CPC team.



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