



City of Cambridge

Executive Department

YI-AN HUANG
City Manager

CMA 2026-242
IN CITY COUNCIL
September 14, 2026

To the Honorable, the City Council:

Last November, the federal government threatened to pause SNAP benefits during the government shutdown and we responded by partnering with the Cambridge Community Foundation and our local nonprofits to provide \$500,000 of emergency gift cards and additional funding to our food pantry network. Over the summer, as a follow-up to PO 2026-116 on food insecurity programs, we organized a meeting with City Councillors and food pantry network for an update on the coordinated efforts over the last years. What we are seeing is increased need in our community, higher grocery prices, new households showing up to food pantries, and already, significant impact from OB3, the federal bill that imposes significant hurdles on both SNAP and Medicaid programs.

Cambridge is already experiencing the impact of these changes. SNAP enrollment among Cambridge households has fallen approximately 15% since July 2025, representing roughly \$2.95 million in annualized federal SNAP dollars that Cambridge families can no longer use to buy food. Many of these cases of lost coverage are due to denials based on procedural issues, such as missing document or missed appointment, rather than actual ineligibility.

And more hurdles are coming. New work requirements and six-month renewal cycles for MassHealth take effect beginning January 2027; statewide estimates suggest 141,000 to 203,000 MassHealth members could lose coverage, including an estimated 2,400 Cambridge residents; this represents up to \$28.8 million at risk in annual MassHealth spending in Cambridge.

Building on the rapid, effective partnership this community demonstrated in response to last November's federal shutdown, the City, Cambridge Economic Opportunity Committee (CEOC), and the Cambridge Community Foundation (CCF) convened over 30 community-based organizations on September 8, 2026 to launch a coordinated, citywide response. The goal is to ensure that households are supported through these federal changes and that we support all eligible people to keep their benefits, especially as state and federal systems become strained and more difficult to navigate.



I am hereby requesting an appropriation, in the amount of \$500,000, from the Federal Grant Stabilization Fund to the Grant Fund Department of Human Service Programs Other Ordinary Maintenance account, to support a citywide response to federal changes affecting SNAP and MassHealth benefits under the One Big Beautiful Bill Act (OB3). Since it was established in June 2025, the Federal Grant Stabilization Fund has been used to support a municipal housing voucher grant program (\$1,000,000); to help address food insecurity within the Cambridge community (\$250,000); and to support the continuation of services for victims and survivors of crime including legal advocacy, counseling, crisis response and intervention, and prevention programming (\$625,000). As of September 14, 2026, the Federal Grant Stabilization Fund has a projected balance of \$3,125,000.

This funding would support six core elements of that effort: marketing, including translation and interpretation services; outreach and on-site application assistance for residents; facilitating trainings for partner organizations; staff time for partner organizations to attend those trainings; staff participation in an ongoing cross-organizational community of practice; and case management, including applications, referrals, and advocacy on residents' behalf.

This is a substantially larger and more sustained undertaking than last fall's response. Rather than a discrete disruption, we are responding to a chronic set of federal changes that will continue to unfold through 2027 and beyond.

I am grateful to the City Council for your continued support of vulnerable residents during this period of federal uncertainty, and to CEOC, the Cambridge Community Foundation, and the many community-based organizations who joined us on September 8 and committed to building this partnership together.

Very truly yours,

A handwritten signature in black ink, appearing to read "Yi-An Huang", with a stylized flourish at the end.

Yi-An Huang
City Manager



SNAP / Medicaid Convening

Agenda

- **Welcome**
- The Landscape: SNAP and MassHealth
- Partnership Model Proposal
- Small-Group Breakouts
- Next Steps

Today's Co-Hosts



**CITY OF
CAMBRIDGE**



Yi-An Huang

*City Manager,
City of Cambridge*



Cambridge
Community Foundation



Christina Turner

*Vice President of Programs and
Grantmaking, CCF*



CEOC



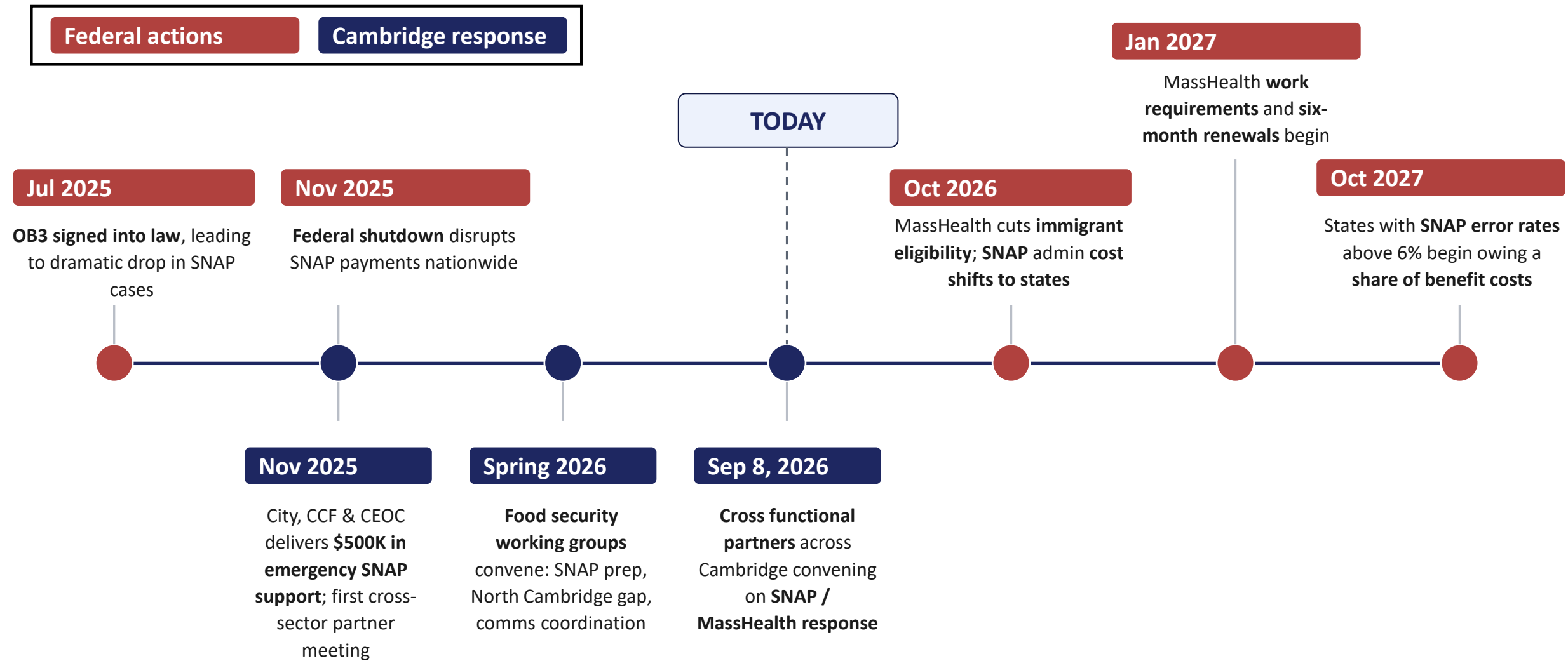
Tina Alu

*Executive Director,
CEOC*

Today's Attendees



Cambridge and community partners responded quickly to the government shutdown in Nov 2025; partnership is needed again to combat ongoing OB3 impacts

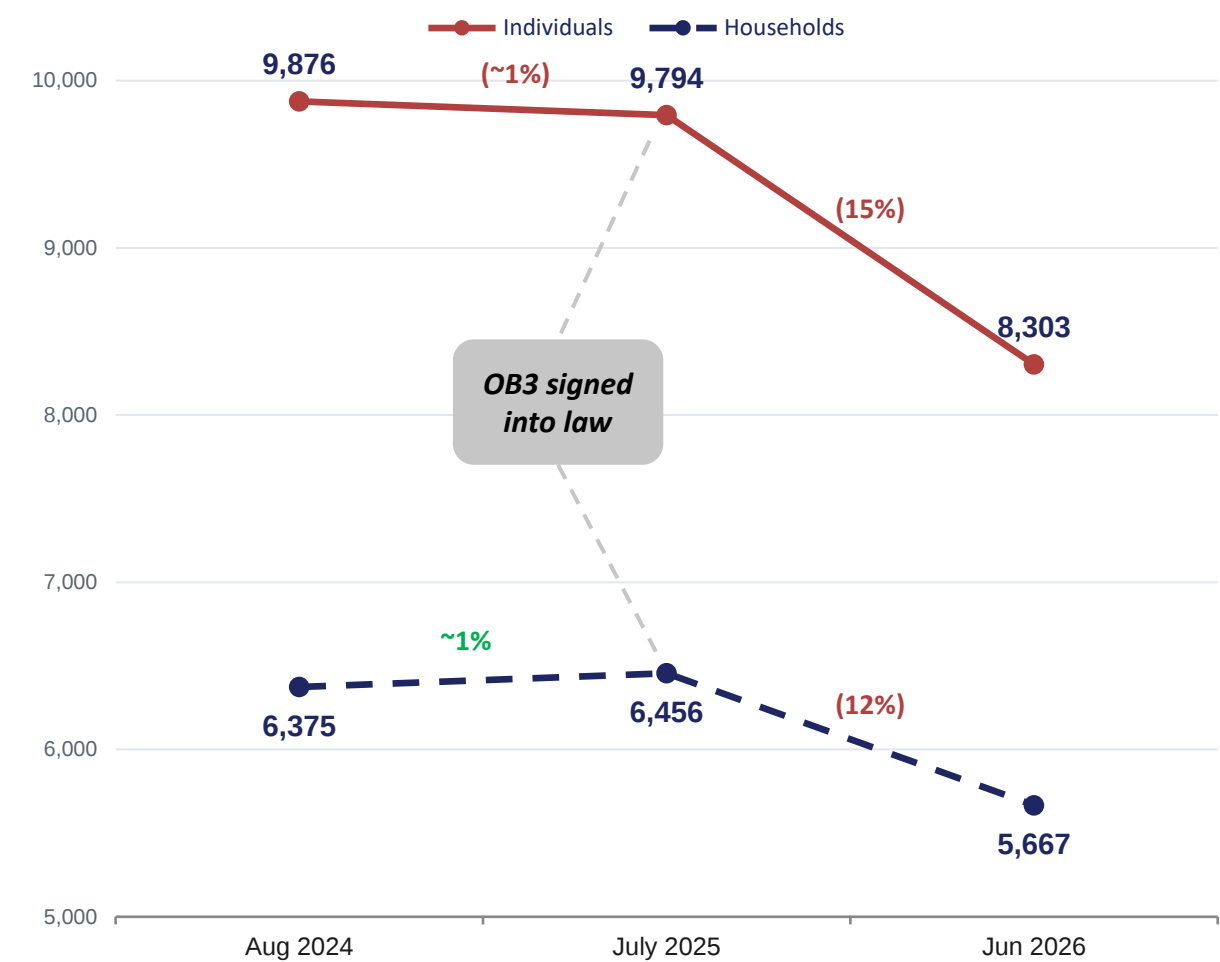


Agenda

- Welcome
- **The Landscape: SNAP and MassHealth**
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Cambridge SNAP enrollment has fallen by ~15% since July 2025; many of the individuals who lost coverage are denied for procedural reasons

Cambridge SNAP Enrollment – Individuals & Households



WHAT'S CHANGED

For Recipients

- **Work requirements** now apply to adults up to age 64 (up from 54), and newly include parents of kids 14+ ²
- **Immigrant eligibility** narrowed - refugees, asylees, and other previously-eligible groups no longer qualify ³

For States

- **Federal reimbursement** for SNAP admin costs drops from 50% to 25% starting Oct 2026 ⁴
- If the state's **payment error rate** isn't brought under a new 6% threshold, Massachusetts will owe a share of SNAP benefit costs ⁵
- **DTA SNAP case-to-worker ratio** has increased dramatically since Covid ⁶

IMPACT

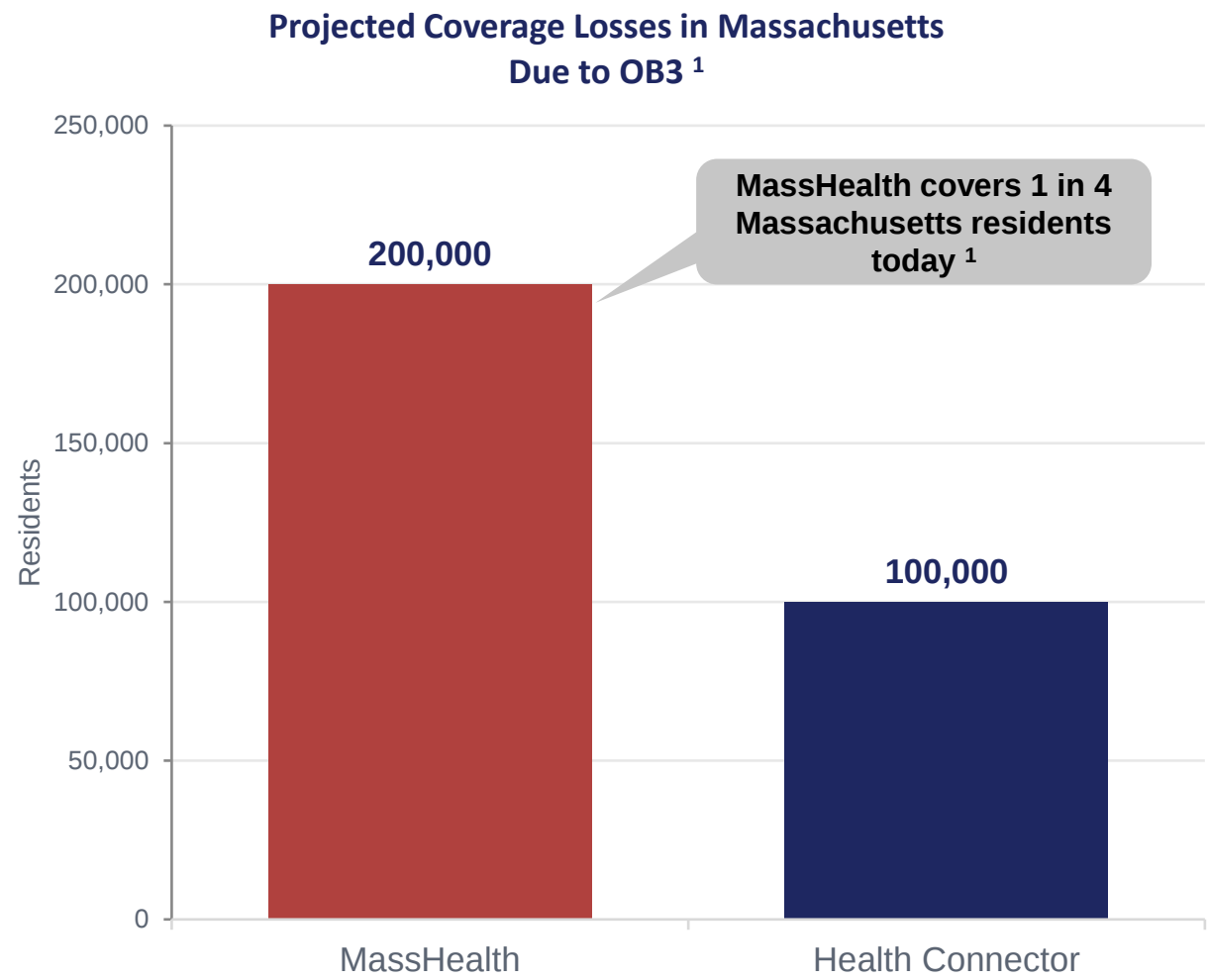
77%

of **DTA calls are disconnected** before a caseworker is free to answer ⁶

70%

of **application denials** and 50% of Recertifications were **denied SNAP for procedural reasons** ⁶

MassHealth recipients are expected to experience similar administrative hurdles, with up to ~200K current members potentially losing coverage in January 2027



WHAT'S CHANGED

For Recipients

- **Work requirements** begin Jan 1, 2027: adults 19-64 without young children must show 80 hrs/month of work, school, or volunteering ²
- **Immigrant eligibility** narrowed beginning Oct 1, 2026: refugees, asylees, and other previously-eligible groups no longer qualify ²

For States

- **Eligibility renewals shift from annual to every six months**, doubling the paperwork burden ²

IMPACT

141K–203K

MassHealth members could **lose coverage** from work requirements and six-month renewals alone, starting Jan 2027 ²

90%

of adult Medicaid enrollees are **already working or would be exempt** from a work requirement ³

The Cambridge economy has already lost ~\$3M in annual SNAP benefits, with tens of millions more at risk from future MassHealth changes

SNAP ECONOMIC IMPACT

~\$2.95M

in annualized federal SNAP dollars lost to Cambridge ¹



789

fewer Cambridge
Households enrolled in SNAP ¹



~\$3,744

Average per-household
SNAP benefit per year ¹

MASSHEALTH ECONOMIC IMPACT

~\$28.8M

in annualized federal MassHealth dollars lost to Cambridge ²



~2,400

Cambridge residents at risk of
losing MassHealth benefits ²



~\$12,000

Average MassHealth spend
per enrollee per year ²

IMPACT TO FAMILIES BY DOLLARS LOST

- Hard tradeoffs between food, rent, utilities and medicine
- Skipped meals or less nutritious food



IMPACT TO INDIVIDUALS BY DOLLARS LOST

- Delayed or skipped preventive care and routine screenings
- Unmanaged chronic conditions without steady access to care or medication



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- Welcome
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- **Partnership Model Proposal**
- Small-Group Breakouts
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The City and CCF will provide resources to support program implementation across app assistance, outreach, and training; CEOC directly supports CBOs and residents

LEADERSHIP TEAM

City of Cambridge

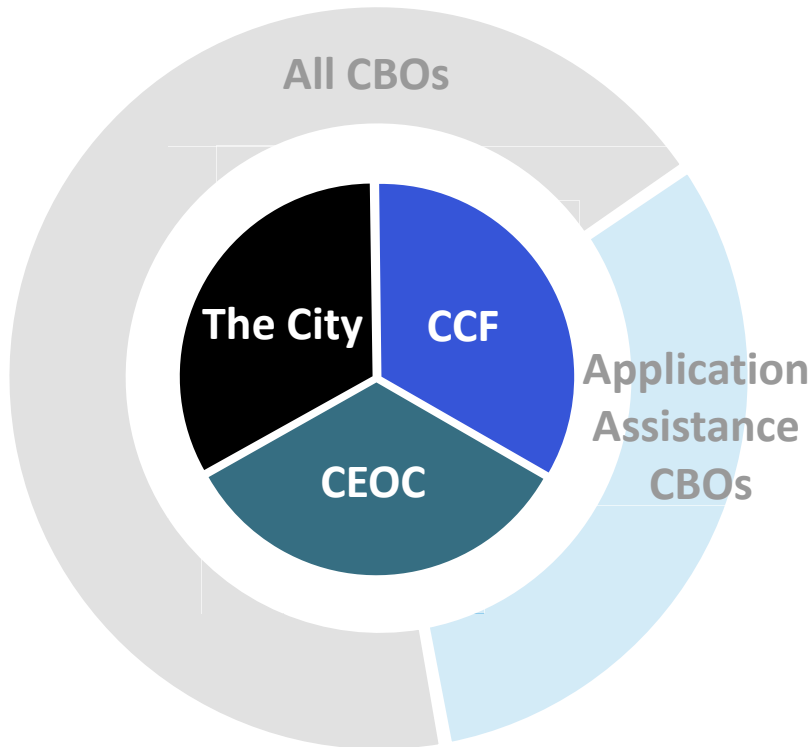
- Manage **creation** and **distribution** of communications content

CCF

- Jointly with the City, **provide funding** for the implementation of program components which may include support for:
 - **Providers already providing SNAP / MassHealth application assistance**
 - Increased **outreach efforts**
 - Participating in **trainings**, or engaging in the **Community of Practice**

CEOC

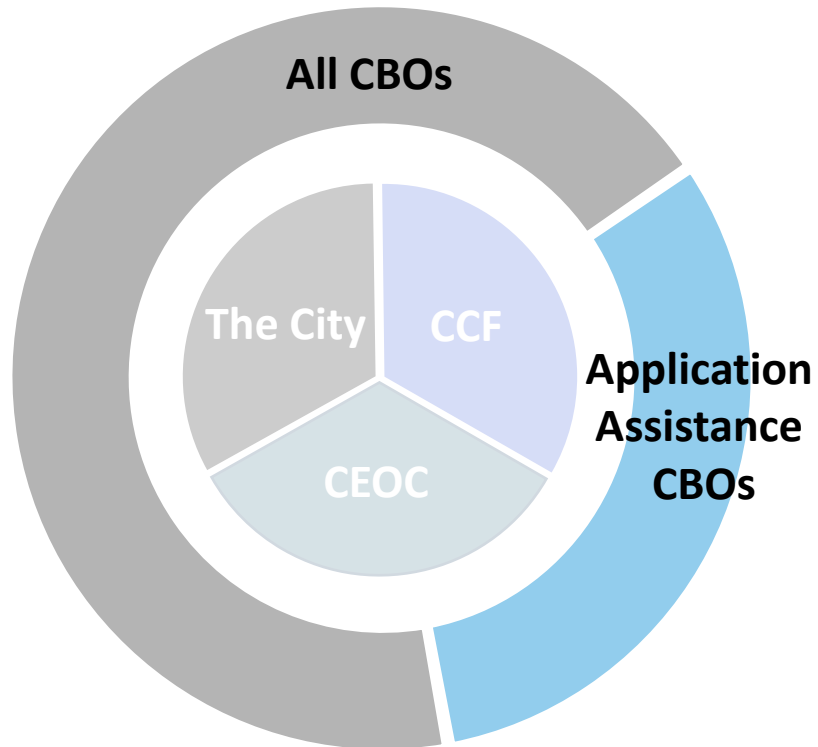
- **Train service staff of CBOs** to provide baseline level of assistance
- **Directly support residents** with SNAP and MassHealth, capitalizing on **specialized access to DTA and MassHealth** back end
- Provide **technical assistance** and **guidance** through a Community of Practice
- Provide regular **updates** on **federal changes**, **eligibility rules**, and **trends**



Community of Practice

CBO partners have a menu of options through which they can choose to participate, supported by a Community of Practice to address challenges

OPPORTUNITIES FOR INVOLVEMENT



Community of Practice

All CBOs

- **Host events** where **you're doing direct outreach** to participants about SNAP/MassHealth
- **Host events** where **CEOC could do direct outreach** to participants about SNAP/MassHealth and do on-site application assistance
- Have staff **participate in training** on advocacy tips and changing federal rules
- Make **direct referrals to CEOC** and get updates on the case status of your referrals
- **Get the message out** via your communications channels, including through your newsletter, social media, etc.
- **Post flyers** and/or **posters** for visibility

Application Assistance CBOs

- **Resolve straightforward cases** directly
- Make **referrals to CEOC** for complex cases

Community of Practice

- Participating CBO staff that **meet on a recurring basis** to discuss **issues, barriers to outreach, trends, and capacity constraints**
- Forum to **share best practices** that will also be distributed via email blast to all partners

The City will create communications content for CBO partners to use and share

MARKETING MATERIALS

...including:

- **social media graphics**
- **text/messaging** for your newsletter or website
- **translated flyers**



EMAIL UPDATES

...with **SNAP/MassHealth updates**, guidance, trends, and **best practices**



CITY-HOSTED, PUBLIC-FACING WEBPAGE

...with resources for **SNAP/MassHealth recipients**, regular **updates on federal changes** and where residents can find help



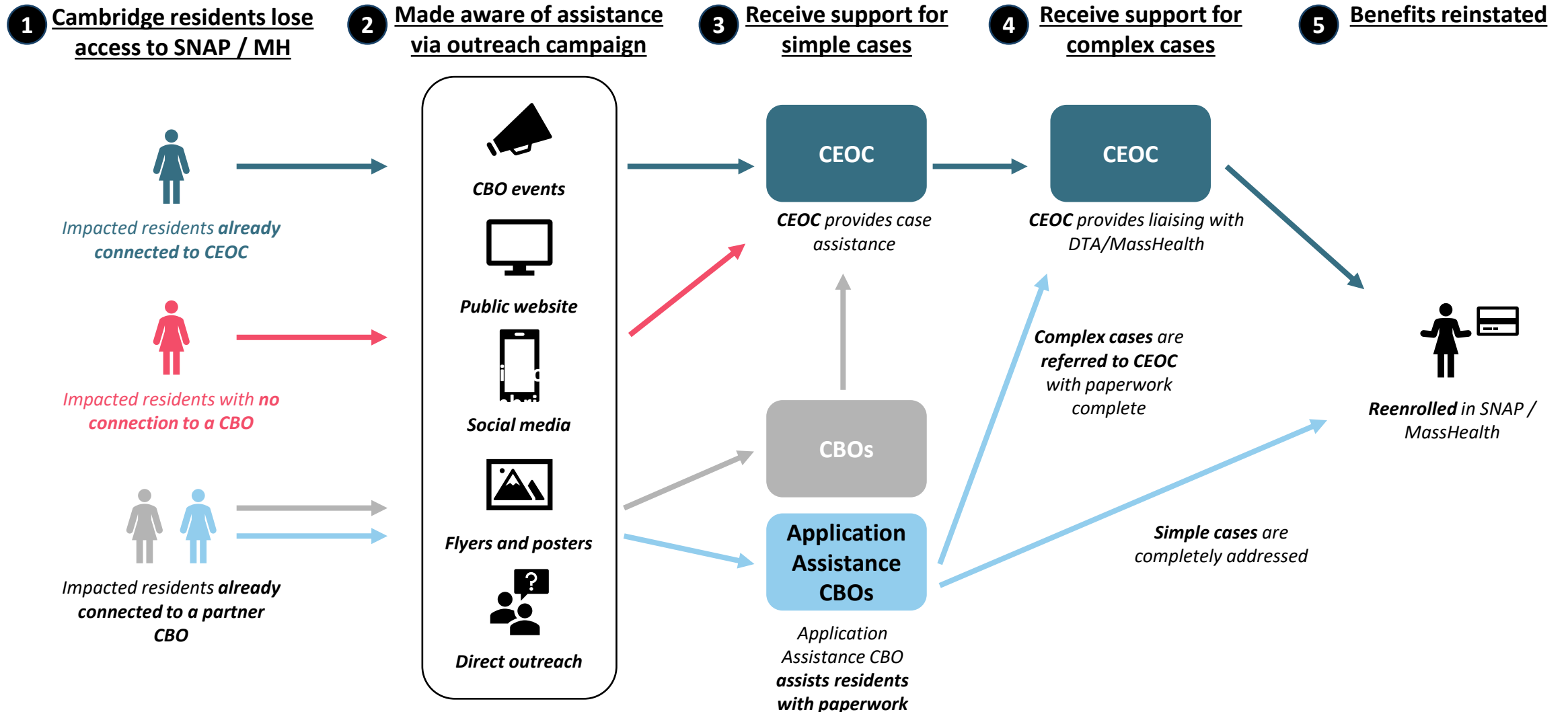
DIRECT REFERRAL PATHWAY

...to **track** and **process referrals** and **client status** over time as residents move between CBO partners and CEOC

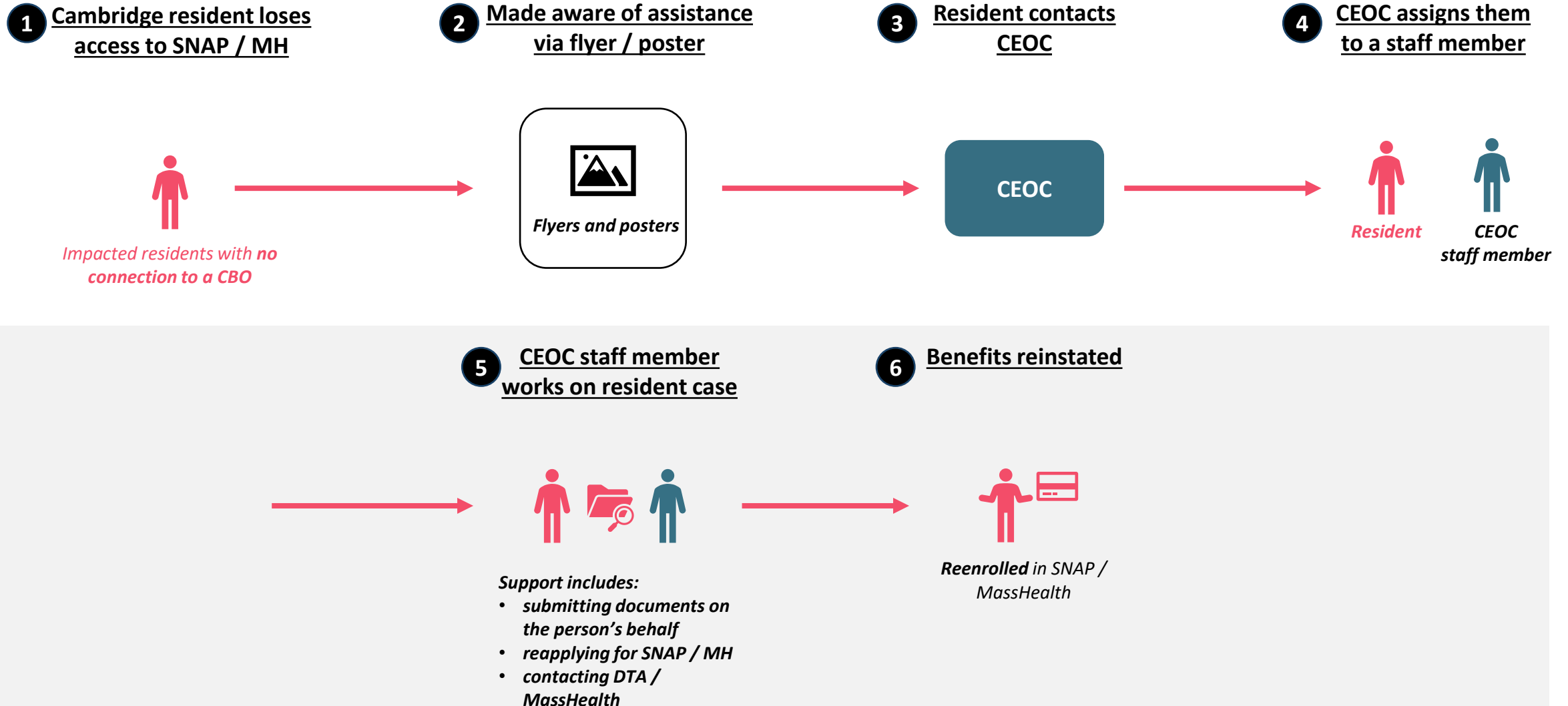


SINGLE POINT OF CONTACT FOR QUESTIONS / REFERRALS: snapmasshealth@ceoccambridge.org

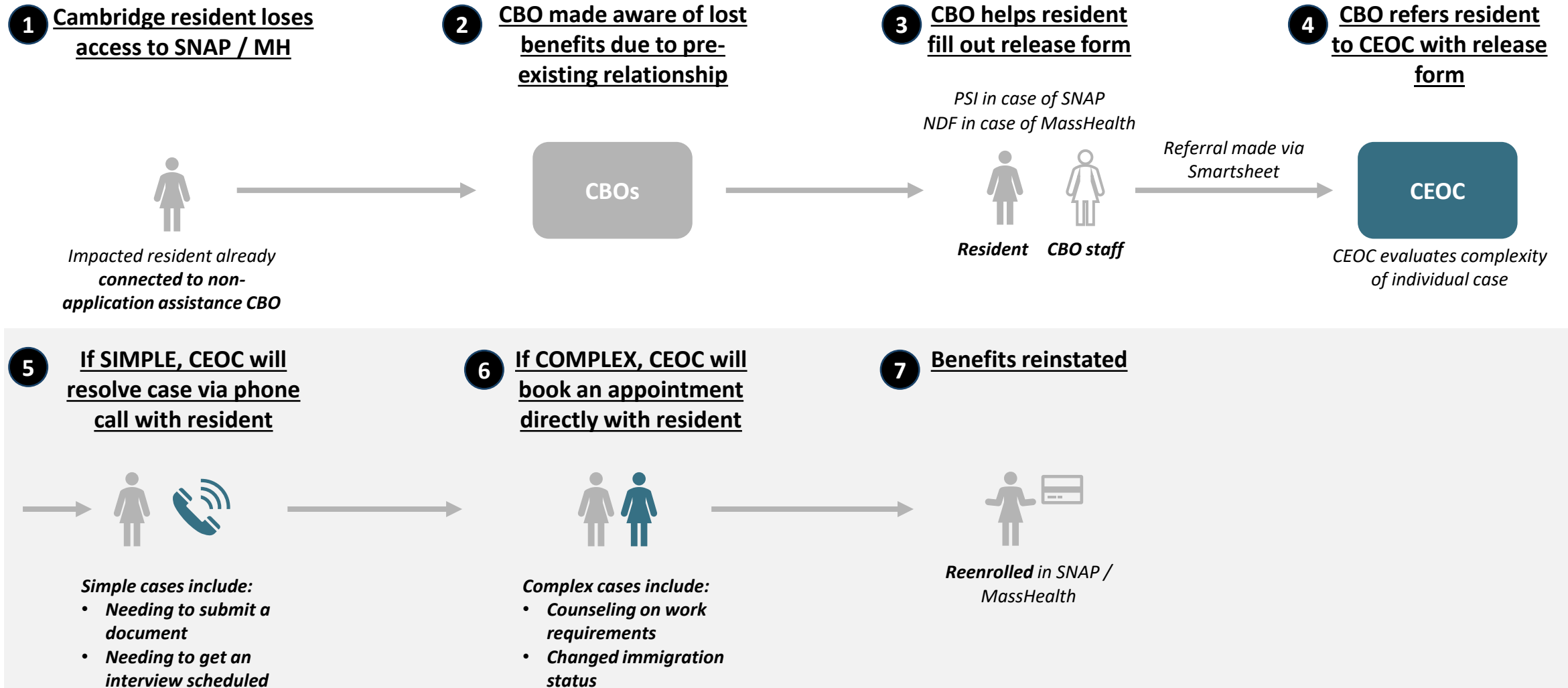
The proposed model would leverage outreach to guide residents to the right touch point; CBO partners will resolve simple cases and refer more complex cases to CEOC



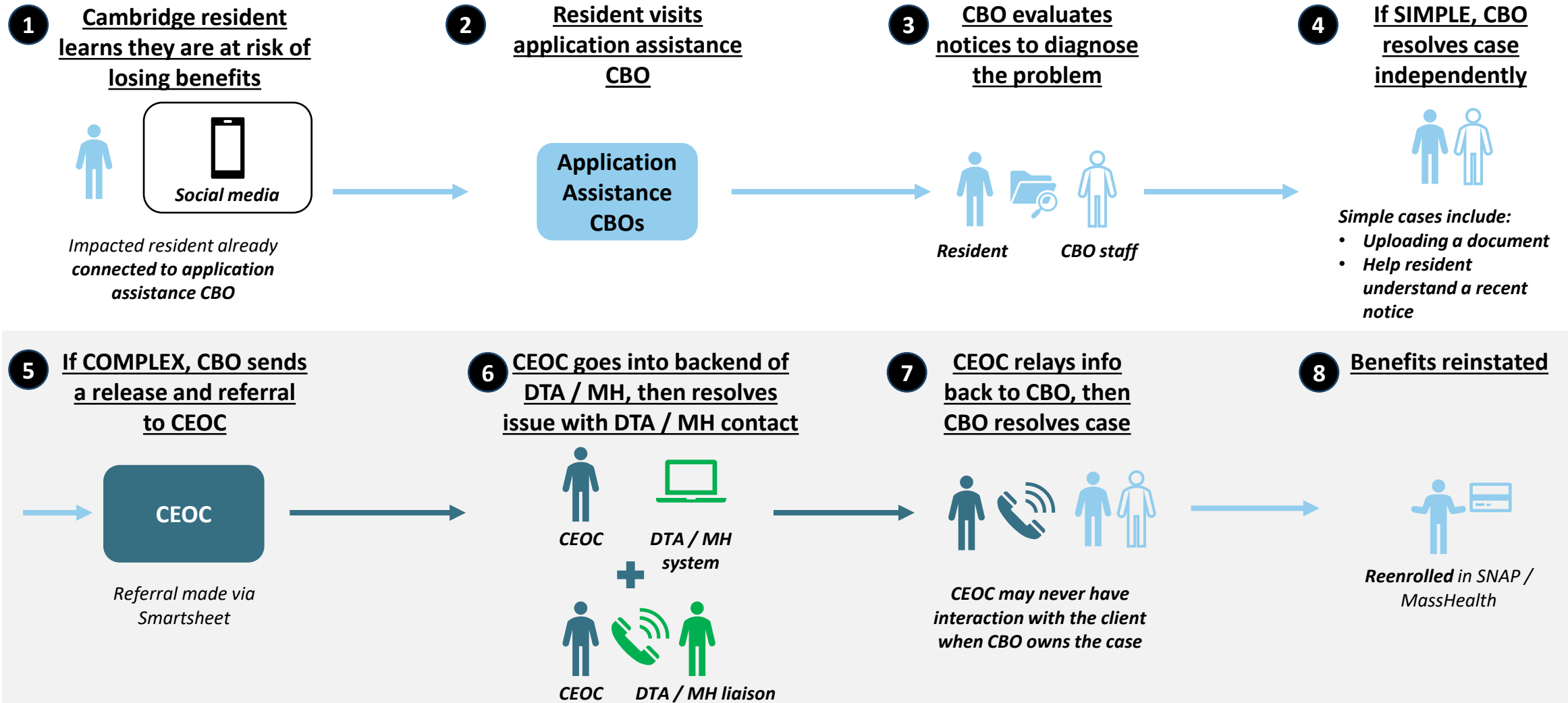
Example Flow #1 | Impacted resident with no prior connection to a CBO is made aware of SNAP / MH support via outreach campaign



Example Flow #2 | Non-application assistance CBO refers impacted resident to CEOC for support



Example Flow #3 | Application assistance CBO owns the case of impacted resident with support from CEOC



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- **Small-Group Breakouts**
- Next Steps

Small-Group Breakout Instructions

In your group, discuss the following three questions:

1

Where would your organization fit in this model and what would it take for you to do more?

~8 min

2

What feedback do you have for the proposed partnership model?

~8 min

3

What questions do you still have?

~8 min

 Please designate one person in your group to take notes — we'll ask each group to report back on common themes.

QUESTION 1 OF 3

~8 min



1

Where would your organization fit in this model and what would it take for you to do more?

QUESTION 2 OF 3

~8 min



2

What feedback do you have for the proposed partnership model?

QUESTION 3 OF 3

~8 min



What questions do you still have?

~20 min



What We Heard

Each group: share your key takeaways

~10 min

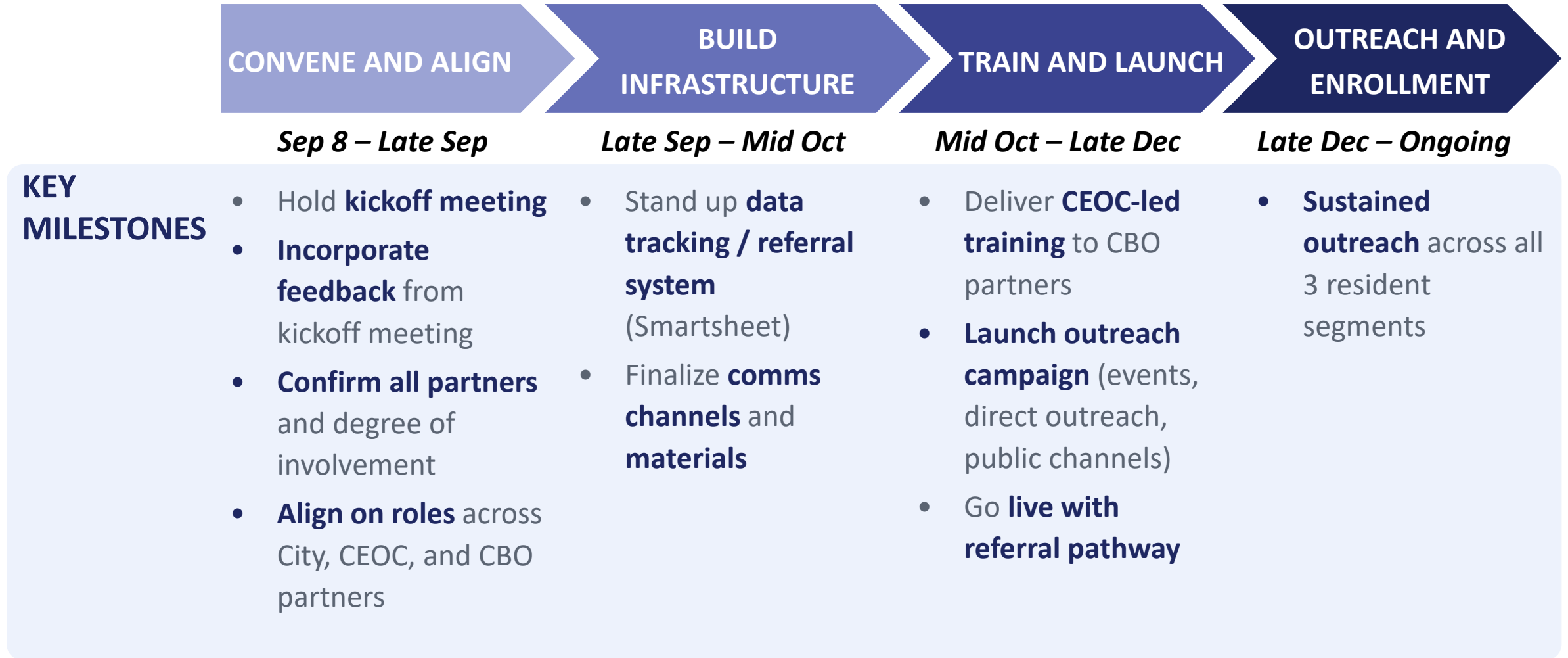


Q & A

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Successful implementation includes a fully operational partnership within 100 days and SNAP/MH reenrollment numbers responding positively by Spring 2027



Thank You!

CEOC Contact Info

 snapmasshealth@ceoccambridge.org

 (617) 868-2900 x328