

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on afford-ability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website (www.mahealthconnector.org).

Background:

As you may know, Massachusetts enacted a comprehensive Health Care Reform Law, HB 4479, which requires Massachusetts residents age 18 or older to have health insurance. Beginning January 1, 2009, the law makes it mandatory that a Massachusetts resident age 18 and older obtain and maintain health coverage that satisfies minimum creditable coverage (MCC) requirements created by the Massachusetts Commonwealth Connector Authority. If the member fails to maintain health coverage that satisfies the MCC requirements, he or she will be subject to personal income tax penalties. Employers are not required to have a plan that meets Massachusetts' MCC requirements, and are not prohibited from offering coverage that does not meet these requirements. Whether your plan is insured or self-funded does not matter; the member is obligated to maintain health coverage that satisfies these MCC requirements. Additional information about these requirements is available at the Massachusetts Web sites, www.mass.gov/doi and www.mahealthconnector.org.

Your medical plan will be considered as meeting Massachusetts' MCC requirements only if it provides a broad range of medical benefits including: preventive and primary care; emergency services; hospitalization; ambulatory patient services; prescription drugs; and mental health services that also meet minimum standards set by existing Massachusetts and federal statutes. Your plan may impose reasonable limitations and exclusions, and may have varied levels of copayments, deductibles and coinsurance, within limits set by Massachusetts' Commonwealth Connector Authority. I've attached the Commonwealth Connector Authority's bulletin, 956 CMR 5.00, which provides more information.