



BlueBenefits Work **Memphis**

July 2008

Health Coverage Required for Most Massachusetts Residents in 2009

Beginning in 2009, Massachusetts health reform will require most residents to have health insurance coverage that meets minimum creditable coverage standards, or face state income tax penalties.

While these standards do not take effect until Jan. 1, 2009, groups that renew in 2008 should take these requirements into consideration if they have Massachusetts residents as employees. Individuals who do not meet minimum coverage levels may be subject to a tax penalty for every month that they have inadequate coverage.

Most plans purchased or renewed in 2008 will extend into 2009 and should meet the new requirements in order to avoid penalties.

Requirements to Make Standard BCBST Plans Creditable:

- Any of our HSA-qualified HDHP plans with Rx coverage
- Traditional PPO plan with ALL of the following:
 - Office Visit copay or preventive copay
 - Annual deductible of \$2,000 or less for individual and \$4,000 or less for family

- Out of pocket maximums for in-network covered services of \$5000 or less for individual, and \$10,000 or less for family
- Prescription coverage (\$250 or less for individual and \$500 or less for family)
- Emergency Room services subject to deductible and coinsurance (ER copay not allowed if over \$100 and it doesn't go to out-of-pocket)
- Well Care benefits at 100 percent or office visit copay- cannot be at deductible/coinsurance
- Behavioral health coverage included
- ValuePak 2, 3 or 5

Each group may choose the benefits they offer their employees. BCBST will not automatically put Massachusetts residents into a creditable benefit plan. As you enter open enrollment, please keep this information in mind if you have employees in Massachusetts.