

Newsletter Article on the Massachusetts Individual Mandate

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Massachusetts's Individual Mandate Remains in Effect

The Massachusetts state individual mandate remains in place, even though the federal government will be ending penalties for people without health insurance starting in 2019. This means that Massachusetts residents continue to need to have coverage that meets state standards in 2018 and beyond, or they could face penalties at tax time.

Since 2007, Massachusetts has had a state mandate that preceded the federal ACA mandate and will continue to be in effect even as federal penalties go away. Under the mandate here in Massachusetts, if a resident has access to affordable coverage that meets state standards but does not get covered, they could face the potential of paying a penalty on their taxes in the next year. Penalties range from \$22 to \$119 per month without health insurance, or \$264 to \$1,428 for a full year.

The individual mandate includes a requirement that residents buy health insurance plans that meet state standards called Minimum Creditable Coverage. If a plan does not meet those standards, which outline required benefits (such as hospitalization, prescription drugs, and mental health services) and set limits on some out-of-pocket costs, a resident covered by that plan could still pay a penalty.

Most people in Massachusetts get their health insurance through their work, and the majority of employers make sure they are providing plans that meet the state requirements. Some people get insurance on their own, either through a carrier or from the Health Connector or MassHealth. All of the plans offered by the Health Connector and MassHealth meet the state's requirements, and all plans offered by Massachusetts-based insurance carriers meet these requirements, too. You can make sure your plan meets Minimum Creditable Coverage requirements by contacting your carrier directly.

For more information on the state's individual mandate, Minimum Creditable Coverage, and penalties for not having coverage, visit the Health Connector's website and check out its "Stay Covered" initiative at www.MAhealthconnector.org/stay-covered.