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Administrative Information Bulletin 04-07:

Guidance regarding the implementation of minimum creditable coverage standards

November 15, 2007

Pursuant to 956 CMR 5.04, the Commonwealth Health Insurance Connector Authority (the "Connector") is issuing this Administrative Information Bulletin ("Bulletin") to provide guidance in connection with the requirement that Massachusetts residents have insurance that meets the standard of minimum creditable coverage for purposes of determining if an individual has satisfied the demands of the individual mandate. This Bulletin clarifies that for calendar years 2007 and 2008, insurance policies from health plans licensed in states other than Massachusetts shall be deemed to be health benefit plans providing minimum creditable coverage. In addition, Veterans Administration plans shall also be deemed to provide minimum creditable coverage during any period of time.

- (1) For the period ending December 31, 2008, any health coverage under an insured plan that is issued by a company that is licensed or otherwise statutorily authorized to transact business in the Commonwealth of Massachusetts or any other state within the United States of America shall be deemed to be a health benefit plan providing minimum credible coverage.
- (2) Any currently operating U.S. Veterans Administration healthcare program administered by the U.S. Veterans Administration at one of its Massachusetts sites shall be deemed to provide minimum credible coverage under 956 CMR 5.03(3).