



Mass Health Care Reform Client Update

Minimum Creditable Coverage

December 9, 2008

Several Massachusetts Benemax clients have received a notice from their health insurance carrier, e.g., Blue Cross Blue Shield of Massachusetts, that their health insurance plan does not meet the Minimum Creditable Coverage (MCC) requirements of the Massachusetts Health Care Reform Act (MHCRA).

Under the MCC regulations, an employer may combine its insured plan with any self-funded benefits (e.g., the Benemax "Wrap") to meet the MCC requirements. On behalf of our clients, Benemax was actively involved in the adoption of this provision of MHCRA.

All Benemax "Wrap" plans with *all* insurance carriers provide sufficient additional self-funded benefits to meet (or in most cases greatly exceed) the MCC requirements.

If you have any questions or concerns regarding this matter or regarding any aspect of Massachusetts Health Care Reform, please contact your Benemax Account Executive or our Compliance Officer, Walter G. Hiltz (800-528-1530 x120).