



Are You Ready For Massachusetts Health Care Reform?

An Employer Checklist

The Massachusetts Health Care Reform Act has created new obligations and opportunities for employers. Benemax can help. Call your Account Executive or our Compliance Officer, Walter Hiltz (1-800-528-1530 x 120) if you need assistance.

- Maintain a health benefit plan for all group-eligible full time employees that meets the Minimum Creditable Coverage standards set by The Connector (All Benemax Wrap plans meet those standards)
- Broaden the definition of “dependent” to include children up to the age of 26 (or two years after the loss of IRS dependent status)
- Consider allowing eligible employees to enroll on 7/1/07, an optional special open enrollment date
- Obtain & retain waiver forms from eligible full time employees who waive coverage
- Set-up an employer contribution strategy for your health plan that satisfies strict new non-discrimination rules (as of first renewal on or after 7/1/07)
- Adopt a Section 125 Plan that meets The Connector's specifications
- File that Section 125 Plan with The Connector
- Consider advising employees who are not eligible for your group plan of their obligation to obtain health insurance by 7/1/07
- For employees not eligible for your group medical plan, offer to deduct premium from paychecks on a pre-tax basis and remit that premium to The Connector
- Consider referring employees who are not eligible for your group health plan to The Connector: www.MAhealthconnector.org or 1-877-MA-ENROLL
- Set up a premium remittance account with The Connector