

Health Insurance Options for the Recently Uninsured in Massachusetts

COVERAGE TYPE	FEDERAL/STATE PROGRAM DESCRIPTION	FOR MORE INFORMATION	HARVARD VANGUARD PARTICIPATION
Commonwealth Connector	<p>Commonwealth Connector is an independent state agency that offers 2 major types of health insurance programs:</p> <p>Commonwealth Care is a health insurance program for low and moderate-income Massachusetts residents (19 and older) who do not have health insurance <i>and meet certain income and eligibility requirements</i>.</p> <p>Commonwealth Choice is a health insurance program for uninsured adult Massachusetts residents. The program offers unsubsidized insurance to people who are not eligible for MassHealth or Commonwealth Care.</p>	<p>To enroll or learn more about the Commonwealth Connector call: (877) MA-ENROLL (877) 623-6765 www.mahealthconnector.org</p> <p>For more information on all state health care programs for which you may be eligible, visit www.massresources.org</p>	<p>Commonwealth Care: Harvard Vanguard only accepts Neighborhood Health Plan options.</p> <p>Commonwealth Choice: Harvard Vanguard accepts all plans <i>except</i> Tufts Health Plan (Select Network), Fallon Community Health Plan Direct Network products and Health New England.</p>
MassHealth	<p>MassHealth is a public health insurance program for low- to medium-income residents of Massachusetts.</p>	<p>To learn more about MassHealth call: (888) 665-9993 or visit www.mass.gov</p> <p>For more information on all state health care programs for which you may be eligible, visit www.massresources.org</p>	<p>MassHealth: To determine which MassHealth plans Harvard Vanguard accepts, contact us at (800) 249-1767.</p>
COBRA	<p>COBRA (Consolidated Omnibus Budget Reconciliation Act) can allow an employee and/or family members to receive a temporary extension of health benefits (up to 18 months) following voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.</p> <p><i>Under the American Recovery and Reinvestment Act of 2009 (ARRA), those who were laid off since last fall may be eligible for a 65 percent subsidy to pay a reduced premium for COBRA for 9 months.</i></p>	<p>Contact your employer regarding your eligibility to elect COBRA.</p> <p>Answers to frequently asked COBRA and ARRA questions are available at www.dol.gov/COBRA.</p>	<p>To determine which plans Harvard Vanguard accepts, contact us at (800) 249-1767 or go to our web site at www.harvardvanguard.org</p>
Medical Security Plan (MSP)	<p>Medical Security Plan is a state subsidized health insurance plan for people who are receiving unemployment benefits. The MSP has two options:</p> <p>Premium Assistance: If you had health insurance before you lost your job and can continue that coverage, the Medical Security Plan will help pay for your insurance premiums.</p> <p>Direct Coverage: If you cannot continue your previous health plan, or if you did not have health insurance, the MSP offers direct coverage for you and your family.</p>	<p>(800) 908-8801 www.mass.gov/dua/msp</p>	<p>To determine which plans Harvard Vanguard accepts, contact us at (800) 249-1767 or go to our web site at www.harvardvanguard.org</p>

Another helpful resource is Health Care for All (website: www.hcfama.org or phone (800) 272-4232).

Note: If married, remember to also check out your spouse's employer health plan. If you have recently lost your insurance, you have 30 days to enroll in your spouse's employer health plan, even if it is not open-enrollment season and even if you, your spouse or your dependents previously declined your spouse's plan because you had other coverage.