Human Resources

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Massachusetts Health Care Reform

What is the Massachusetts Health Care Reform Act?

Under Massachusett's Health Care Reform Act, which became effective July 1, 2007, all residents of Massachusetts age 18 and over must carry health insurance that meets or exceeds the minimum standards set by the state. WHOI's medical plans exceed the minimum standards.

The Health Care Reform Act is Massachusetts' plan to reduce the number of people in the state who have no health insurance. Individuals who do not carry health insurance will lose their state personal income tax exemption and will face tax penalties.

If I'm not enrolled in health insurance, what can I do?

If you are not eligible for one of WHOI's health insurance plans, you will need to enroll in a health insurance plan to avoid the state penalty. The Commonwealth Health Connector (the "Connector") may be able to help you or your other family members find the right plan. To learn more, visit www.mahealthconnector.org.

Important: If you enroll in one of the plans offered by the Connector, you may be eligible to pay for your monthly health premium using pre-tax payroll dollars under WHOI's "Premium Only" Section 125 Plan (see Summary Plan Description). WHOI will send detailed information about this opportunity (along with enrollment forms and deadlines) to those employees who meet the eligibility criteria.

If you are eligible to enroll in one of WHOI's medical plans but have declined to do so in the past, you may enroll during our Annual Open Enrollment period. WHOI's Annual Open Enrollment occurs once a year in the Fall with an effective date of January 1st of every year. If you experience a qualifying life status change such as marriage, divorce, birth of a child, etc., please contact your HR representative, Linda Snow at lsnow@whoi.edu or Susan Darmofalski at sdarmofalski@whoi.edu as you may be able to make a change outside of our Annual Open Enrollment period.

IMPORTANT: In order to make changes outside of Open Enrollment, you MUST report a qualifying event within 31 days from the actual qualifying event date. Otherwise, you will need to wait until the next Open Enrollment period to make the necessary changes, or if another new qualifying event, whichever occurs first.

How long can my dependent children be covered under the new law?

Effective January 1, 2007, WHOI's medical and dental insurance plans allow employees to cover their dependents until their 26th birthday, or for two calendar years past the loss of dependent status under the Internal Revenue Code, whichever comes first. The next opportunity that WHOI employees will have to enroll their eligible dependents is during our Annual Open Enrollment that occurs in the fall with an effective date of January 1st of every year or within 31 days of your eligible dependent's loss of other health coverage

Where can I find more information?

For additional information on the Massachusetts Health Care Reform Act, please visit www.mahealthconnector.org or contact your HR representative, Linda Snow at lsnow@whoi.edu or Susan Darmofalski at sdarmofalski@whoi.edu.

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