

2021 Connecticut Small Group Standard Health Plans

Massachusetts Health Care Reform Creditable Coverage Compliance Summary



Below is a summary of ConnectiCare's 2021 Small Group Plans offered to Connecticut employers and whether they meet the Massachusetts Minimum Creditable Coverage standard. According to the Massachusetts Health Care Reform Law, any creditable coverage plan must be paired with a creditable prescription drug option for the health plan to be compliant in Massachusetts. All of ConnectiCare's small group prescription drug options are creditable.

	Meets MCC	Year Type
Copay/Coinsurance Plans:		
FlexPOS Copay \$20 with Dental	Yes	CNT
Upfront Deductible Copay or Coinsurance Plans:		
FlexPOS Copay/Coins. \$2500	Yes	CNT
FlexPOS Copay \$3000	No	CNT
FlexPOS Copay/Coins \$4000 with Dental	No	CNT
FlexPOS Copay/Coins. \$3500	No	CNT
FlexPOS Copay/Coins. \$4250 with Dental	No	CNT
FlexPOS Coins. \$7300 with Dental	No	CNT
Compass HMO Tiered Copay/Coins. \$2000 with Dental	No	CNT
FlexPOS Copay/Coins. \$1000 with Dental	Yes	CNT
FlexPOS Copay/Coins. \$2000	Yes	CNT
FlexPOS Copay/Coins. \$5300	No	CNT

	Meets MCC	Year Type
HSA Compatible Plans:		
FlexPOS HSA Copay/Coins. \$3500	Yes	CNT
FlexPOS HSA Copay/Coins 3000/6000 ded with Dental	Yes	CNT
FlexPOS HSA Coins. \$5600/\$11200 ded. with Dental	Yes	CNT
FlexPOS HSA Copay/Coins 6350/12700 ded with Dental	Yes	CNT
Passage Plans:		
Passage HMO PCP Copay/Coins \$2,500	Yes	CNT
Passage HMO PCP Copay \$6500/\$13000 ded.	No	CNT

*This document does not apply to Fixed Funding Solutions plans

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents 18 years of age and older must have health coverage that meets the Minimum Creditable Coverage (MCC) standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. Because these standards may change, review your health plan materials each year to determine whether your plan meets the latest standards. If you have questions about the Massachusetts Health Care Reform Law or Minimum Creditable Coverage, you may contact the Health Connector by calling 617-933-3030 or visiting its website at www.mahealthconnector.org. Coverage is provided by and services are administered as follows: In Massachusetts, Group HMO & POS coverage is underwritten by ConnectiCare of Massachusetts, Inc. ConnectiCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-251-7722 (TTY: 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-251-7722 (TTY: 711).