

## MASSACHUSETTS "HEALTH CARE REFORM LAW"

On April 12, 2006 the "**Health Care Reform Law**" as it is known became effective. It is Commonwealth's plan to reduce the number of Massachusetts residents without health insurance and improve the cost and quality of health care provided in the state. **The new law requires all Massachusetts residents (18 and older) to be enrolled in an insurance program effective July 1, 2007.** The FAQ below provides clarification of the requirements as they apply to Suffolk University students.

### Massachusetts Health Care Reform Law- FAQ's for Suffolk University Students and Recent Graduates:

**Q:** How does the new Health Care Reform Law affect Suffolk students?

**A:** The insurance requirement applies **only to students who are Massachusetts residents.**

**Q:** Does this new law change the existing requirements for college students attending a college/university in Massachusetts to be covered by a **Qualified Health Insurance Program (QSHIP)**?

**A: No,** Suffolk University students enrolled at least 75% FTE) must be covered by a qualified plan.

**Q:** I am a Massachusetts resident and Suffolk University student. ***Can I enroll in a Commonwealth Connector/Care Plan if I do not have insurance?***

**A: No.** Under the regulation exclusions students who ***are eligible as a dependent for coverage under a family health insurance plan OR enrolled in at least 75% of the full-time credit level are ineligible to enroll in a Commonwealth Connector/Care Plan.***

**Q:** I'm enrolled ***less than 75%*** of full time credit level. What do I need to do?

**A:** You must enroll in an insurance program **OR** Commonwealth Care/Connector Plan ***prior to December 30, 2007*** to avoid the tax penalty.

**Q:** Will I be able to ***waive*** the College sponsored (QSHIP) program if I am already enrolled in a Commonwealth Care/Connector plan?

**A: No.** If you are currently enrolled in a Commonwealth Connector/Care Plan you are ***required to notify the / Commonwealth Connector/Care Plan when you change your status to that of a student enrolled in at least 75% of the full-time credit level.*** Do not submit an insurance waiver. You will be enrolled in the College sponsored insurance program.

**Q:** I ***graduated in May2007 (or I am not returning to campus in the fall)*** and have the college sponsored plan does this meet the requirement?

**A:** The College sponsored plan provides coverage through **August 14, 2007** so you will meet the requirement until this time. However, if you are a Massachusetts resident and will be without insurance coverage after August 14, 2007 you must enroll in an insurance program or the Commonwealth Connector/Care Plan.

**Q:** I purchased the College Health Insurance program for 2007-08 but ***will no longer be enrolled as a student after December 2007. Will I be covered?***

**A: YES.** The College sponsored program will remain in effect after you leave Suffolk. Insurance coverage is provided from **August 15, 2007 until August 15, 2008.** This **meets** the Health Care Reform insurance requirement.

**Q: *What happens if I do not have health insurance by Dec. 31, 2007?***

**A:** If you are not enrolled in an insurance plan by December 31, 2007 ***you will lose your personal income tax exemption for 2007.*** That exemption gives you a Massachusetts tax savings of approximately \$219.

In 2008, the cost of the penalty goes up. The fine will equal half of the cost of the lowest-priced Health Connector-certified plan for each month that you don't have coverage.

**Q:** Where can I find more information or an application to enroll in the Commonwealth Connector/Care Plans?  
**A:** Information is available through their website: [www.MAhealthconnector.org](http://www.MAhealthconnector.org)

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