



minimum creditable coverage: what you need to know

Under health care reform legislation, Massachusetts residents are obligated to secure health insurance coverage or risk financial penalties. Beginning January 2009, individuals must have a plan that meets minimum creditable coverage (MCC) regulations.

What is minimum creditable coverage?

Minimum creditable coverage is the least amount of coverage that an individual must obtain to be in compliance with the health care reform individual mandate.

How will I know if the plans I offer meet MCC guidelines?

In the enrollment materials that Fallon Community Health Plan will provide you, we will indicate whether or not the plan meets MCC requirements.

Can I continue to offer my employees a plan or plans that do not meet MCC guidelines?

Yes, you are able to continue offering plans that do not meet MCC requirements. FCHP will have opportunities available to you to offer plans that meet MCC requirements closer to January 1, 2009. More information will be available in the summer.

Does the plan I offer have to meet MCC standards if I am self-insured?

There is no requirement for employers to offer MCC compliant plans or to stop offering plans that may not meet MCC guidelines. Individuals that are insured through a self-funded plan are still subject to the individual mandate to obtain coverage that meets MCC guidelines. Individuals can meet the requirements from more than one health care plan. As the employer, please notify your employees if they have multiple plans that, combined, meet MCC standards.

Do I need to tell my employees that their plan meets or doesn't meet MCC?

For fully insured plans, FCHP will provide subscribers with information on their Schedule of Benefits, letting them know whether the plan they are insured under meets MCC standards. If the plan they are on does not meet MCC standards, additional information will be provided.

For self-funded plans, FCHP is not responsible for notifying your employees whether their plan meets MCC requirements or not. However, we will provide you, the employer, with information.

**If you have any questions, please call your
sales representative or broker, or 1-888-PWR-FCHP.**