



October 2016

<First Name> <Last Name>
<Address 1> <Address 2>
<City>, <State> <Zip>

Take action now to comply with Massachusetts law

Dear <First Name> <Last Name>:

We want to advise you of steps you must take to ensure compliance with the Massachusetts health care reform law. Some of your employees and their enrolled dependents may be affected by this law.

About minimum creditable coverage requirements

The Commonwealth of Massachusetts requires residents who are 18 or older to have health insurance. They must maintain a minimum level of coverage — referred to as minimum creditable coverage (MCC) — regardless of whether their coverage is provided by a fully insured or self-insured customer group. Any Massachusetts resident who does not satisfy MCC requirements will be subject to personal income tax penalties.

As a Pennsylvania-based insurance carrier, Independence Blue Cross (Independence) is governed by Pennsylvania laws and regulations. Because Independence is not a licensed Massachusetts insurer and not regulated by Massachusetts law, it cannot make the final determination regarding the MCC status of Massachusetts members covered by your Independence health benefit programs. But Independence is able, and will continue to be able, to administer coverage for your employees and their covered dependents in Massachusetts.

Learn more about MCC requirements at mass.gov/doi and mahealthconnector.org. If you have questions about the MCC status of your current health plan benefit programs, please talk to your legal counsel.

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We will email you an attestation form to complete

For calendar year 2016, Independence requires employers to certify that their coverage meets MCC standards before issuing medical 1099-HC certificates to eligible members.

In the next few days, you will receive an email from Independence with an attestation form. (Please be sure to add Independence Blue Cross to your email "Safe Senders" list.) If your coverage meets MCC standards, you must complete, sign, scan, and email the attestation form within 10 business days from receipt of the email. Please confirm that your Customer Identification Number and Group Numbers, which will be printed on the form, are correct.

Upon receipt of your completed form, we will use it to issue and mail medical 1099-HC certificates to your members by January 31, 2017. If we do not receive your completed attestation form, we will be unable to issue certificates to your employees prior to January 31, 2017.

If you have any questions, please contact your broker, consultant, or Independence account executive.

Sincerely,



Brett A. Mayfield
Vice President, Sales



Peter Panageas
Vice President, Sales