

## What Massachusetts Residents Need to Know About Health Insurance

All Massachusetts residents ages 18 and over are required to have health insurance to avoid a stiff tax penalty. Here are some helpful tips to make sure you are getting the most from your health care provider:

1. Most health insurance plans fall into one of three categories: Health Maintenance Organizations (HMOs) that have a network of providers you must use in order to be covered and not pay additional costs, Preferred Provider Plans (PPPs) that also offer a network of providers, but will cover and pay for services for out-of-network providers or Major Medical/Indemnity Plans that cover services with any licensed health provider.
2. Think about the type of services you and your family use most and choose the plan best suited to fit those needs. For example, if anyone in your family has a condition that requires a large amount of service, you may want to choose a plan that has no deductible. A higher deductible is usually best if you use mostly preventative care services.
3. Research your best insurance provider and know the benefits and exclusions of your plan. Not all plans cover the same services so be sure to get a list of your coverage and find out if any service has limitations or is completely uncovered.
4. There are many options provided by the state designed to lighten the burden of insurance payments, as well as help to find the coverage that is best for you. More information on programs is available at the Division of Insurance's website [www.insuremass.doi.state.ma.us/](http://www.insuremass.doi.state.ma.us/).
5. Contact the Division of Insurance's Consumer Service Section at (617) 521-7794 if you have general questions about plan options, allowable pricing practices or health insurance laws.