



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

1000 Washington Street, Suite 810 • Boston, MA 02118-6200

(617) 521-7794 • Toll-free (877) 563-4467

<http://www.mass.gov/doi>

CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR

JAY ASH
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

JOHN C. CHAPMAN
UNDERSECRETARY OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

GARY D. ANDERSON
ACTING COMMISSIONER OF INSURANCE

BULLETIN 2017-01

To: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc.,
and Health Maintenance Organizations

From: Gary D. Anderson, Commissioner of Insurance

Date: April 21, 2017

Re: Billing of Insured Health Plan Premiums for Individual Coverages

The Division of Insurance (“Division”) issues this Bulletin to provide information to Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations (hereinafter referred to as “Carriers”) offering insured major medical health coverage in the Commonwealth of Massachusetts.

The Division expects all Carriers to permit those covered in individual health plans to make premium payments in a non-electronic manner. Carriers may permit covered individuals to choose to make premium payments via the internet or have funds directly withdrawn from bank accounts, but the choice to make payments through electronic means rests with the covered person.

The Division expects all Carriers to permit those covered in individual health plans to make premium payments on a monthly basis. Carriers may permit covered individuals to choose to pay their premiums less frequently than on a monthly basis but the choice to pay less frequently than on a monthly basis rests with the covered person.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner, Health Care Access Bureau, at 617-521-7323 or kevin.beagan@state.ma.us.