TO: Blue Cross Blue Shield of Massachusetts
    Health Maintenance Organizations
    Commercial Health Insurers

FROM: Commissioner Linda Ruthardt

DATE: November 3, 1995

RE: Attachment to “1995 Guide to Health Insurance for People with Medicare”

Enclosed please find a copy of the Massachusetts Attachment to the "1995 Guide to Health Insurance for People with Medicare." The Massachusetts Attachment must be provided along with the “1995 Guide to Health Insurance for People with Medicare” to those people eligible for Medicare pursuant to Massachusetts regulations (please review 211 CMR 40.19, 211 CMR 41.18, 211 CMR 42.26, and 211 CMR 69.13(2)(d)).

In addition, "The Massachusetts Guide to Health Insurance for People with Medicare" is included with this bulletin. This guide contains a comprehensive description of the Massachusetts market for Medicare-related products to residents of the Commonwealth. It was prepared by the Division of Insurance and the Massachusetts Executive Office of Elder Affairs.

If you have questions about either of these documents, please contact the Division of Insurance's Health Policy Unit at (617) 521-7349.