Health Insurance Resources

The Massachusetts Health Connector is the country’s first and longest running state-based marketplace, having been created in 2006 to provide high-value coverage to individuals and small businesses in the Commonwealth and to serve as a policy and outreach hub for both state and federal health reforms designed to expand and improve coverage.
https://www.mahealthconnector.org/

The Commonwealth Fund — The mission of The Commonwealth Fund is to promote a high-performing health care system that achieves better access, improved quality, and greater efficiency, particularly for society’s most vulnerable, including low-income people, the uninsured, and people of color.

The Fund carries out this mandate by supporting independent research on health care issues and making grants to improve health care practice and policy. An international program in health policy is designed to stimulate innovative policies and practices in the United States and other industrialized countries.
https://www.commonwealthfund.org/

Choosing a health insurance plan can be a stressful task. Plans vary not only in terms of cost and benefits, but how they function. Do you choose the HMO plan because it’s cheaper, or the PPO plan because your favorite doctor is not in the HMO network? Do you place more value on your out-of-pocket costs, or freedom when accessing care?

It’s important to understand that once you choose your plan, in most cases you are unable to change it until your annual Open Enrollment period, so it’s a good idea to do some research. Fear not, Garnett-Powers & Associates is here to help you comprehend the plan differences and choose the plan that best suits your needs.

HMO plans offer a wide range of health care services through a network of providers that contract exclusively with the HMO, or who agree to provide services to members at a pre-negotiated rate. As a member of an HMO, you will need to choose a primary care physician (“PCP”) who will act as your healthcare “gatekeeper” providing most of your care and referring you to HMO specialists as needed. Some HMO plans require that you fulfill a deductible before services are covered, while others only require you to make a co-payment when services are rendered. Health care services obtained outside of the HMO network are typically not covered, though there may be exceptions in the case of an emergency.

An HMO may be right for you if:
• You’re willing to coordinate your care through a primary care physician
• You’re looking for comprehensive benefits, typically at a lower monthly premium
• You’re looking to minimize out-of-pocket costs when you access care

With a PPO plan, like the name implies, it’s recommended you get your medical care from doctors or hospitals in the insurance company’s network of preferred providers if you want your claims paid at the highest level. You will not be required to coordinate your care through a single primary care physician, as you would with an HMO, but you will want to make sure that the health care providers you visit
participate in the PPO network. Services rendered by out-of-network providers may still be covered, but will likely cost you more out-of-pocket.

A PPO may be right for you if:
• Your favorite doctor does not participate in the HMO network
• You want some freedom to direct your own health care, and prefer not to obtain specialist referrals through a PCP

Additional information provided by Garnett-Powers & Associates, Inc.
https://www.nationalpostdoc.org/page/postdocket_01182?&hhsearchterms=%22health+and+insurance%22

Proof of Massachusetts Residency
If a person were to purchase individual insurance in Massachusetts on the Connector, he or she could prove Massachusetts residency via one of the below documents or (if none existed, submit an Affidavit of Residency):
Massachusetts Residency
➤ Copy of deed and record of most recent mortgage payment (if mortgage is paid in full, provide a copy of property tax bill from the most recent year)
➤ Copy of lease and record of most recent rent payment
➤ Mortgage deed showing primary residence
➤ Nursery school or daycare records (if school is private, additional documentation may be requested)
➤ Current utility bill or work order dated within the past 60 days
➤ Statement from a homeless shelter
➤ School records (if school is private, additional documentation may be requested)
➤ Section 8 agreement
➤ Homeowner’s insurance agreement
➤ Proof of enrollment of custodial dependent in public school

If an individual does not have one of the documents listed above, he or she may send a signed affidavit, under penalty of perjury, that can reasonably attest to the individual’s residency. The affidavit does not have to be notarized.

Regulations as related to Health Insurance while on a J-1 Visa
Please note that many health insurance plans do not cover the repatriation of remains in the amount of $25,000 or expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of $50,000. If the plan you choose does not meet this requirement it may be necessary for those on a J-1 visa to purchase separate repatriation insurance.
https://j1visa.state.gov/sponsors/how-to-administer-a-program/

Insurance Choices from the latest PDA Survey of WHOI PD Scholars and Fellows
What is the name of your insurance company?
Fellows: Japanese insurance company, Tufts, BCBS, iNext
Scholars: Tufts, BCBS, Pacific Source (COBRA), (Atlas Travel+Patriot, America+Atlas Medevac
for J1)

**What is the name of your insurance plan? (Likely listed on your insurance card)**

**Fellows:** foreign travel insurance, Tufts Health Direct, Tufts Bronze, BCBS HMO Blue, Global Adventure Plus

**Scholars:** Tufts Health Plan (likely not specific), Tufts silver plan through mass health connector, BCBS HMO Blue (Silver Plan), Pacific Source OSU Grad (COBRA), Tufts Bronze, BCBS HMO Blue, BCBS HMO Blue Basic, Tufts Health Direct (Gold 1000), BCBS Preferred Blue PPO, Tufts Direct Platinum