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Consumer Information Guide:

The New Nongroup Health Insurance Plans in Massachusetts

GOVERNMENT DOCUMENT
COLLECTION

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University of Massachusetts
Depository Copy

Who is Eligible?

When Can I Enroll in a Plan?

Can I Be Denied Coverage Because of My Medical History?

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What Will Be Covered in the Nongroup Plans?

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Governor**

**Linda Ruthardt
Commissioner
of Insurance**

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Disclaimer

The Division of Insurance does not sell, recommend, promote, nor endorse any insurance product, company, or agent. The information in this guide is being provided to assist consumers in making informed purchasing decisions. Every effort has been made to ensure the accuracy of this information; however, some of the information may be subject to correction. This guide will be updated periodically.

Please note that this guide applies only to policies available for sale in Massachusetts to individuals and families who are “eligible individuals” as defined by law.

The passage of chapter 176M of the Massachusetts General Laws allows Massachusetts residents who are not eligible for employer-based health coverage to purchase nongroup health care insurance or coverage from any carrier offering plans. Carriers offering this coverage will not be able to refuse any applicants based on their health nor impose preexisting condition exclusions or waiting periods. This publication is intended to

- explain your rights to purchase coverage under this new law;
- tell you which companies offer the new coverage;
- tell you how to contact health carriers for more information regarding nongroup health coverage; and
- tell you what you need to know if your coverage may end in the future.

Who is eligible?

You and your dependents are eligible for this coverage if:

- you are a Massachusetts resident;
- you do not have access to group health coverage through your workplace or your spouse's workplace;
- you are not or are no longer eligible for continuation of group health coverage under COBRA or other continuation of coverage laws;
- you are not enrolled in Medicare or Medicaid; AND
- you are not self-employed. (Under Massachusetts law, self-employed persons are not eligible for nongroup health coverage because they may buy coverage from any insurance carrier which offers coverage to small businesses.)

When can I enroll in a plan?

You can apply for coverage each year during an annual two-month open enrollment period. You may also obtain coverage at other times throughout the year if you apply within 30 days of an event which makes you newly eligible for the coverage, and, in some cases, within 63 days of a termination of any prior creditable coverage. You should contact the Division of Insurance to find out if the 63 day enrollment period applies to you.

The first open enrollment period is expected to be held between October 1, 1997 and November 30, 1997 for coverage to be effective on January 1, 1998. In future years, the open enrollment period will be held between September 1st and October 31st for coverage to be effective on December 1st of that year.

Can I be denied coverage because of my medical history?

No. Participating health carriers cannot deny you or your dependents coverage nor impose any coverage limitations because of medical conditions or prior medical history. They can only deny coverage if you don't meet the eligibility requirements set forth in the law, if you live outside of a plan's approved service delivery system, if you do not pay plan premiums or if you have falsified information on your application or other plan documents, such as claim forms.

What will be covered in the nongroup plans?

Carriers must offer a plan that includes a standard set of benefits including emergency, hospital and physician services, preventive care, and prescription drugs administered on an outpatient basis. Although carriers may offer **more than** the standard benefits, they must offer **at least** the standard benefits as designed by the Nongroup Health Insurance Advisory Board. Carriers may impose cost-sharing (such as deductibles and co-payments), but the amounts cannot be greater than those approved by the Commissioner of Insurance for the standard plans.

There will be three types of standardized plans offered in the market:

- **Medical plans**, without any restrictions on choices of medical providers. *This is a traditional health plan in which you may go to any licensed hospital, doctor, or provider for your treatment.* In the standard plan, you will be required to pay an annual deductible (\$700 per member/\$1,400 per family) and 20% of the cost of most covered services.
- **Preferred provider plans**, with incentives to go to preferred providers. *In these plans, you may go to any licensed hospital, doctor or provider, but you will pay a smaller share of the cost if you go to providers on the preferred list.* In the standard plan, you will be required to pay an annual deductible (\$250 per member/\$500 per family) and 10% of covered services from preferred providers and 30% from all other providers.
- **Managed care plans**, offered by HMOs with closed networks of providers. *Except in cases of emergency and specific situations, you must use providers within the HMO network in order to receive benefits.* In the standard plan, there are copayments ranging from \$15 for each office visit to \$500 for a hospital stay.

What about the coverage I already have?

Nongroup health insurance plans that are currently in existence (that is, those plans offered before the new law) will not be sold by insurance carriers on or after October 1, 1997. As of that date, the plans will be closed to new enrollment except for new dependents. If you were enrolled in a nongroup plan prior to September 30, 1997, you should check with your health carrier to determine if your coverage will be continued after December 31, 1997.

How much will it cost?

Participating carriers will offer a product with rates that can vary based only upon a person's age, family type, place of residence, and premium payment mode. You can call any of the insurers listed or your agent directly for specific information about the plans and the cost for you. The attachment lists the companies that are offering products and examples of what the monthly rates would be for certain types of persons. You can contact the Division of Insurance at 617-521-7777 for general information about pricing practices, and call the company for information about the approved rate for your age, family type and place of residence.

Are there any other options if I can't afford health insurance?

Yes, there are a number of different health programs that might assist you or your family. They are:

MassHealth: a comprehensive health insurance program and premium assistance program for parents, children, senior citizens, and persons who are disabled or unemployed. Call **1-800-841-2900** for more information and an application.

Children's Medical Security Plan: a limited health insurance program for children providing only primary and preventive health. Call **1-800-909-2677**, or in Berkshire, Hampshire and Franklin counties, call **1-800-344-5682**.

Medical Security Plan: Health insurance for people collecting unemployment benefits. Call **1-800-914-4455** for more information and an application.

In addition to the above, if you have a medical emergency and you do not have health insurance, you can ask the hospital for an application for "free care."

Whom should I call for additional information?

If you have any general questions about the standard plans, allowable pricing practices, or the new law, you can contact the Division of Insurance Consumer Section in Boston at (617) 521-7777 or in Springfield at (413) 785-5526. If you have questions about any of the specific plans being offered, you should call the company or the company's agent directly.

Here are some of the questions you might want to ask your agent or the health insurance company when making your decision:

- How do I choose a doctor, and can I change doctors?
- Do I have to use specific doctors or hospitals? If so, is my doctor part of the plan's provider network?
- What happens if I don't use a doctor or hospital on the network list?
- What happens if my doctor leaves the plan's network?
- How do I obtain prescription medications?
- How does the company bill for premiums, and how do I want to pay? Do I have any options in how I pay my premiums (e.g., monthly, quarterly or semiannually; by check or bank withdrawal)?
- Can I enroll directly with the company or does an intermediary or association have to process my paperwork? Are there any additional costs for enrolling through associations or intermediaries?
- If I pay in advance and later decide to cancel my coverage, am I entitled to a refund of any advance payment? How would the refund be calculated?
- Do I have to file claims? If so, how is it done?
- If I have to file a claim, how long does it take to process the paperwork?
- What is the procedure if I have a complaint?
- Is there a local office to help me with questions or problems?

**Massachusetts
Nongroup Health Insurance Plans
to be Offered for Sale on or after October 1, 1997**

Plans by geographic area ----- Page 1

List of plans:

Aetna Life Insurance Company ----- Page 2
 Aetna U.S. Healthcare Inc. ----- Page 2
 Arbella Life and Health Insurance Company ----- Page 3
 Blue Cross and Blue Shield of Massachusetts, Inc.
 (including HMO Blue) ----- Page 3
 Community Health Plan ----- Page 4
 Fallon Community Health Plan, Inc. ----- Page 4
 Gerber Life Insurance Company ----- Page 5
 The Guardian Life Insurance Company of America ----- Page 5
 Harvard Pilgrim Health Care, Inc. ----- Page 6
 Health New England, Inc. ----- Page 6
 Healthsource Massachusetts, Inc.
 (doing business as Healthsource CMHC) ----- Page 7
 John Alden Life Insurance Company ----- Page 7
 The MEGA Life Insurance Company ----- Page 8
 New England Life Insurance Company ----- Page 8
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 PFL Life Insurance Company ----- Page 9
 Tufts Associated Health Maintenance Organization, Inc.
 (doing business as Tufts Health Plan) ----- Page 10
 United HealthCare Insurance Company ----- Page 10
 United HealthCare of New England, Inc. ----- Page 11

Most companies have filed rates that vary according to a person's age and place of residence. Rates in the brochure are samples of rates filed by each company and will be updated as new carriers file. Call the company for the rates that apply to you.

Please note that certain plans are only available in certain parts of the state. Check page 1 to see which plans are offered in your area.

Massachusetts Nongroup Health Insurance Plans
Availability of Plans in Massachusetts Counties

Carriers' Availability by County	Type of Plan	Barn	Berk	Bris	Duk	Ess	Frank	Hmpd	Hmpsh	Midd	Nant	Norf	Plym	Suff	Worc
Aetna Life Insurance Company	Medical	All	All	No	All	No	Part	No	Part	No	All	No	No	No	No
Aetna Life Insurance Company	Pref Prov	No	No	All	No	All	Part	All	Part	All	No	All	All	All	All
Aetna US Healthcare Inc.	HMO	Part	No	All	No	All	No	All	No	All	No	All	All	All	All
Arbella Life and Health Insurance Company	Pref Prov	All	All	All	All	All	All	All	All	All	All	All	All	All	All
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	All	All	All	All	All	All	All	All	All	All	All	All	All	All
Blue Cross and Blue Shield of MA, Inc. (HMO Blue)	HMO	All	All	All	No	All	All	All	All	All	All	All	All	All	All
Community Health Plan	HMO	No	All	No	No	No	Part	All	All	All	No	Part	No	All	All
Fallon Community Health Plan, Inc.	HMO	No	No	No	No	Part	Part	Part	Part	All	No	Part	No	All	All
Gerber Life Insurance Company	Medical	All	All	All	All	All	All	All	All	All	All	All	All	All	All
The Guardian Life Insurance Company of America	Medical	No	All	No	All	No	No	No	All	No	All	No	No	No	No
The Guardian Life Insurance Company of America	Pref Prov	All	No	All	No	All	All	All	No	All	No	All	All	All	All
Harvard Pilgrim Health Care, Inc.	HMO	All	All	All	No	All	All	All	All	All	No	All	All	All	All
Health New England, Inc.	HMO	No	All	No	No	No	All	All	All	No	No	No	No	No	Part
Healthsource Massachusetts, Inc.	HMO	No	No	No	No	Part	Part	Part	Part	Part	No	Part	No	No	All
John Alden Life Insurance Company	Medical	No	No	No	All	No	No	No	No	No	All	No	No	No	No
John Alden Life Insurance Company	Pref Prov	All	All	All	No	All	All	All	All	All	No	All	All	All	All
The MEGA Life and Health Insurance Company	Medical	All	All	All	All	All	All	All	All	All	All	All	All	All	All
New England Life Insurance Company	Medical	No	All	No	All	No	No	No	All	No	All	No	No	No	No
New England Life Insurance Company	Pref Prov	All	No	All	No	All	All	All	No	All	No	All	All	All	All
New York Life Insurance Company	Medical	All	All	All	All	All	All	All	All	All	All	All	All	All	All
PFL Life Insurance Company	Medical	All	All	All	All	All	All	All	All	All	All	All	All	All	All
Tufts Associated Health Maintenance Organization, Inc.	HMO	All	All	All	No	All	All	All	All	All	No	All	All	All	All
United HealthCare Insurance Company	Medical	No	All	No	All	No	All	No	All	No	All	No	No	No	No
United HealthCare Insurance Company	Pref Prov	All	No	All	No	All	No	All	No	All	No	All	All	All	All
United HealthCare of New England, Inc.	HMO	All	No	All	No	All	No	No	No	All	No	All	All	All	All

Please call the carrier directly if you have questions about which plans are specifically available in your area. Phone numbers are listed on the following pages.

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Aetna Life Insurance Company 151 Farmington Avenue Hartford, CT 06156 1-800-429-9526	Pref Prov Plan	Pref Prov Plan {*}	\$441.14	\$393.88	\$1,275.42	\$1,138.77	\$1,764.58	\$1,575.52
			Dukes	Pittsfield	Dukes	Pittsfield	Dukes	Pittsfield
	Medical Plan	Medical Plan {*}	\$414.51	\$423.24	\$1,191.91	\$1,217.01	\$1,658.06	\$1,692.96
{*} Preferred provider plan is not available in Dukes/Nantucket/Barnstable/Berkshire Counties; Medical Plan is offered instead in these counties only.								

Enhanced Benefits (if any):	No copayment for ambulance services.			
Premium by Geographic Area?	Yes.			
Payment Mode Discount?	No, only monthly rates available.		Projected Medical Plan Loss Ratio:	85%
Only available through associations?	No.		Projected Pref Prov Plan Loss Ratio:	85%
1997 Open Enrollment:	When initially eligible and October-November.			

Aetna US Healthcare Inc. 1425 Union Meeting Road Blue Bell, PA 19422 1-800-323-9930	HMO Plan	Individual Advantage	\$168.00	\$168.00	\$826.00	\$826.00	\$609.40	\$609.40
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Enhanced Benefits (if any):	No copayment for ambulance services.			
Premium by Geographic Area?	Yes.			
Payment Mode Discount?	No, only monthly rates available.		Projected HMO Plan Loss Ratio:	70%
Only available through associations?	No.			
1997 Open Enrollment:	When initially eligible and October-November.			

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Arbella Life and Health Insurance Company P.O. Box 30087 Tampa, FL 33630-3087 1-800-846-2880	Pref Prov Plan	Pref Prov Plan	\$252.80	\$183.44	\$984.14	\$714.11	\$1,078.19	\$782.36
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Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only monthly rates are available.						Projected Pref Prov Plan Loss Ratio:	70%
Only available through associations?	No.							
1997 Open Enrollment Periods:	When initially eligible and October-November.							

Blue Cross and Blue Shield including HMO Blue P.O. Box 9140 North Quincy, MA 02171-9140 1-800-422-3545	Pref Prov Plan	PPO Blue Direct	\$209.99	\$184.95	\$503.98	\$443.87	\$750.32	\$660.83
	HMO Plan	HMO Blue Direct	\$187.70	\$165.32	\$450.49	\$396.76	\$670.69	\$590.70

Enhanced Benefits (if any):	Mail order drug program.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only monthly rates are available.						Projected Pref Prov Plan Loss Ratio:	85%
Only available through associations?	No.						Projected HMO Plan Loss Ratio:	87%
1997 Open Enrollment:	When initially eligible and October-November.							

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Community Health Plan 150 Lower Westfield Road Holyoke, MA 01040 1-800-550-9389	HMO Plan	HMO Plan	n.a	\$188.49	n.a	\$491.55	n.a	\$753.96
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Enhanced Benefits (if any):	No.							
Premium by Geographic Area?	No.							
Payment Mode Discount?	No, only monthly rates are available.		Projected HMO Plan Loss Ratio:			89%		
Only available through associations?	No.							
1997 Open Enrollment Periods:	When initially eligible and October-November.							

Fallon Community Health Plan, Inc. 10 Chestnut Street Worcester, MA 01608 1-800-868-5200	HMO Plan	HMO Plan	\$230.20	\$188.35	\$491.02	\$401.74	\$702.21	\$574.54
****Fallon is not available in Springfield; rates listed for Springfield are for Worcester instead.								

Enhanced Benefits (if any):	No copayment for ambulatory surgery, immunizations, injections and cardiac rehabilitation; Preventive dental for children through age 11; vision services once every 12 months; chiropractic services; evaluation and surgery for TMJ.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only monthly rates are available.		Projected HMO Plan Loss Ratio:			90%		
Only available through associations?	No.							
1997 Open Enrollment:	When initially eligible and October-November.							

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Gerber Life Insurance Company 66 Church Street White Plains, NY 10601 1-800-224-2522 (eastern Mass) 1-800-423-4586 (western Mass)	Medical Plan	Medical Plan	\$572.02	\$458.60	\$1,869.87	\$1,499.12	\$2,213.92	\$1,774.95
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Enhanced Benefits (if any):	None.		
Premium by Geographic Area?	Yes.		
Payment Mode Discount?	No.	Projected Medical Plan Loss Ratio:	60%
Only available through associations?	No.		
1997 Open Enrollment Periods:	When initially eligible and October-November.		

The Guardian Life Insurance Company of America 201 Park Avenue New York, NY 10003 1-888-243-6586	Pref Prov Plan	Pref Prov Plan {*}	\$664.20	\$505.95	\$1,927.79	\$1,468.48	\$2,304.49	\$1,755.43
**** NOTE: COMPANY ONLY OFFERS QUARTERLY RATES; ABOVE IS AVERAGE COST PER MONTH								
			Dukes	Pittsfield	Dukes	Pittsfield	Dukes	Pittsfield
	Medical Plan	Medical Plan {*}	\$557.52	\$505.89	\$1,612.81	\$1,463.47	\$1,934.34	\$1,755.23
{*} Preferred provider plan is not available in Berkshire/Dukes/Hampshire/Nantucket Counties; Medical Plan is offered instead in these counties only.								

Enhanced Benefits (if any):	None.		
Premium by Geographic Area?	Yes.		
Payment Mode Discount?	No, only quarterly rates are available.	Projected Medical Plan Loss Ratio:	60%
Only available through associations?	No.	Projected Pref Prov Plan Loss Ratio:	65%
1997 Open Enrollment:	When initially eligible and October-November.		

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Harvard Pilgrim Health Care, Inc. 1200 Crown Colony Quincy, MA 02169 1-800-848-9995	HMO Plan	HMO for Nongroup	\$157.41	\$157.41	\$624.58	\$624.58	\$571.74	\$571.74
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Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	No.							
Payment Mode Discount?	No, only monthly rates are available.					Projected HMO Plan Loss Ratio:		89%
Only available through associations?	No.							
1997 Open Enrollment Periods:	When initially eligible and October-November.							

Health New England, Inc. One Monarch Place Springfield, MA 01144 1-413-787-4000	HMO Plan	HMO Plan	n.a	\$200.85	n.a	\$893.82	n.a	\$803.36
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Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	No.							
Payment Mode Discount?	No, only monthly rates are available.					Projected HMO Plan Loss Ratio:		80%
Only available through associations?	No.							
1997 Open Enrollment:	When initially eligible and October-November.							

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Healthsource Mass, Inc. (d.b.a. Healthsource CMHC) 100 Front Street, Suite 300 Worcester, MA 01608 1-800-244-1870	HMO Plan	HMO Plan	\$260.25	\$217.99	\$1,012.53	\$848.10	\$808.30	\$677.04
****Healthsource CMHC is not available in Boston; rates listed for Boston are for Lowell instead.								

Enhanced Benefits (if any):	None.								
Premium by Geographic Area?	Yes.								
Payment Mode Discount?	No, only monthly rates are available.				Projected HMO Plan Loss Ratio:		70%		
Only available through associations?	No.								
1997 Open Enrollment Periods:	When initially eligible and October-November.								

John Alden Life Insurance Company P.O. Box 20270 Miami, Florida 33102-0270 1-800-234-6762	Pref Prov Plan	Pref Prov Plan {*}	\$422.61	\$319.88	\$1,379.97	\$1,044.54	\$1,938.57	\$1,467.36
			Dukes	Nantucket	Dukes	Nantucket	Dukes	Nantucket
	Medical Plan	Medical Plan {*}	\$416.15	\$416.15	\$1,358.91	\$1,358.91	\$1,908.98	\$1,908.98
{*} Preferred provider plan is not available in Dukes/Nantucket Counties; Medical plan is offered instead in these counties only.								

Enhanced Benefits (if any):	None.								
Premium by Geographic Area?	Yes.								
Payment Mode Discount?	No, only monthly rates are available.				Projected Medical Plan Loss Ratio:		155%		
Only available through associations?	No.							Projected Pref Prov Plan Loss Ratio: 155%	
1997 Open Enrollment:	When initially eligible and October-November.								

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

The MEGA Life Insurance Company P.O. Box 982010 N. Richland Hills, TX 76820 1-800-527-5504	Medical Plan	Medical Plan	\$308.00	\$266.00	\$964.00	\$832.00	\$988.00	\$852.00
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Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only monthly rates are available.					Projected Medical Plan Loss Ratio:		63%
Only available through associations?	No.							
1997 Open Enrollment Periods:	When initially eligible and October-November.							

New England Life Insurance Company 501 Boylston Street Boston, MA 02116 1-800-237-4878	Pref Prov Plan	Pref Prov Plan {*}	\$623.03	\$597.94	\$2,212.97	\$2,123.74	\$2,488.10	\$2,387.77
	***** NOTE: COMPANY ONLY OFFERS QUARTERLY RATES; ABOVE IS AVERAGE COST PER MONTH							
			Dukes	Pittsfield	Dukes	Pittsfield	Dukes	Pittsfield
	Medical Plan	Medical Plan {*}	\$612.58	\$578.14	\$2,175.80	\$2,053.28	\$2,446.30	\$2,308.55
	{*} Preferred provider plan is not available in Berkshire/Dukes/Hampshire/Nantucket Counties; Medical Plan is offered instead in these counties only.							

Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only quarterly rates are available.					Projected Medical Plan Loss Ratio:		60%
Only available through associations?	No.					Projected Pref Prov Plan Loss Ratio:		60%
1997 Open Enrollment:	When initially eligible and October-November.							

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield
United HealthCare of New England, Inc. 475 Kilvert Street Warwick, RI 02886-1392 1-800-447-1245	HMO Plan	Choice HMO	\$433.02	\$433.02	\$1,463.54	\$1,463.54	\$1,522.16	\$1,522.16
Enhanced Benefits (if any):		None.						
Premium by Geographic Area?		No.						
Payment Mode Discount?		No, only monthly rates are available.		Projected HMO Plan Loss Ratio:		72%		
Only available through associations?		No.						
1997 Open Enrollment Periods:		When initially eligible and October-November.						

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plans Filed to be Offered for Sale on or after October 1, 1997

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Tufts Associated Health Maintenance Organization, Inc. (d.b.a. Tufts Health Plan) 333 Wyman St., P.O. Box 9112 Waltham, MA 02254 1-800-462-0224	HMO Plan	Nongroup	\$333.96	\$333.96	\$890.57	\$890.57	\$846.04	\$846.04
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Enhanced Benefits (if any):	None.						
Premium by Geographic Area?	No.						
Payment Mode Discount?	No, only monthly rates are available.			Projected HMO Plan Loss Ratio:		92%	
Only available through associations?	No.						
1997 Open Enrollment:	When initially eligible and October-November.						

United HealthCare Insurance Company 475 Kilvert Street Warwick, RI 02886-1392 1-800-447-1245	Pref Prov Plan	Direct Access{*}	\$498.05	\$498.05	\$1,683.34	\$1,683.34	\$1,750.76	\$1,750.76
			Dukes	Pittsfield	Dukes	Pittsfield	Dukes	Pittsfield
	Medical Plan	Medical Plan {*}	\$570.84	\$570.84	\$1,871.57	\$1,871.57	\$2,556.94	\$2,556.94
{*} Preferred provider plan is not available in Dukes/Nant/Berk/Frank/Hampshire Counties; Medical plan is offered instead in these counties.								

Enhanced Benefits (if any):	None.						
Premium by Geographic Area?	No.						
Payment Mode Discount?	No, only monthly rates are available.			Projected Medical Plan Loss Ratio:		70%	
Only available through associations?	No.			Projected Pref Prov Plan Loss Ratio:		70%	
1997 Open Enrollment Periods:	When initially eligible and October-November.						