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Health Insurance Enrollment Soars to Nearly 300,000

Lt. Governor Murray Announces More Opportunities to Avoid 2007 Tax Penalty

BOSTON – Wednesday, December 5, 2007 – Lieutenant Governor Tim Murray today joined legislators and other health care reform leaders to celebrate continued growth in the number of people signing up for health insurance, announcing that more than 300,000 Massachusetts residents will have signed up for health insurance by January 1. The Lieutenant Governor also announced that the state and its private insurance partners are extending enrollment opportunities to offer residents additional time to avoid 2007 tax penalties.

"We are making remarkable progress in an effort that no other state has been bold enough to tackle," said Lieutenant Governor Murray. "We are reinforcing our message today that our primary goal is to insure people, not penalize them. Health care reform is working in Massachusetts."

Approximately 293,000 people have enrolled in health insurance during the past year, of which roughly 160,000 have enrolled in Commonwealth Care, the subsidized health insurance program offered through the Commonwealth Health Insurance Connector Authority; an additional 70,000 residents have signed up for MassHealth, the state's Medicaid program. In addition, 63,000 have enrolled in private insurance either through the Health Connector or private carriers.

Lieutenant Governor Murray also noted that, of the more than 300,000 new enrollments projected January 1, private insurance enrollments will represent at least 100,000, as people sign up for health insurance to comply with the individual mandate and take advantage of employer open enrollment opportunities.

"Health care reform is working," Senate President Therese Murray (D-Plymouth) said. "With nearly 300,000 residents signed up for health insurance, we have exceeded any expectations from more than a year-and-a-half ago when we signed Health Care Reform into law. We all have a stake in health care, and our success today is the result of our shared responsibility and combined efforts to insure every resident in Massachusetts. That has been our goal from the beginning, and that day is coming soon."

"When people ask if our health care reform is a success, we now have nearly 300,000 men,

women and children to stand with us to say, 'Yes it is,'" said House Speaker Salvatore F. DiMasi. "This law is working because we have shared the responsibilities for covering the uninsured and we have shared the labor of getting them enrolled. We must now redouble our efforts to insure everyone in the Commonwealth."

"People who need health insurance in Massachusetts are getting it," said Lieutenant Governor Murray. "The hundreds of thousands of people who have signed up for health insurance are enjoying improved access to care and greater financial security. Max and Amy Newell of Brookline were paying \$1,200 a month to cover themselves and their two children until they visited the Health Connector's web site. There they found and enrolled in a plan that had lower deductibles and better preventive care for \$640 a month."

"If we didn't live in Massachusetts, we couldn't be doing what we are doing," Max Newell said. "Both of us wanted to work for ourselves so that we could spend more time with our kids. But we knew we needed health insurance and couldn't pay an arm and a leg for it. Because of the Connector, our health care premiums are almost half what they were. We are able to work for ourselves and still have time to raise our family."

Lieutenant Governor Murray also announced that there are still a number of opportunities for people to enroll in a health insurance plan and avoid a tax penalty of \$219 in 2007.

Anyone who submits an application for MassHealth, the state Medicaid program, by December 31 and is eligible for benefits will be enrolled as of that date and will not be subject to the tax penalty.

Individuals who qualify for Commonwealth Care and earn less than \$15,315 per year (\$30,975 for a family of four) are not required to pay premiums. If already determined eligible for the program, they now have until December 28 to enroll and avoid a tax penalty. Low-income earners who make too much to qualify for free insurance but earn less than \$30,631 (\$61,951 for a family of four) pay a subsidized premium based on a sliding scale in relation to their income. Those who have already been determined eligible for the program now have until December 20 to complete their enrollment and pay the first month's premium in order to avoid the penalty.

For Commonwealth Choice, the unsubsidized program offered through the Health Connector, residents between the ages of 19 and 26 who are not offered employer-sponsored insurance may continue to enroll in Young Adult Plans in order to avoid a tax penalty. The enrollment must be completed and the premium paid by December 24.

In addition, all Massachusetts-based private insurance carriers will continue to enroll people of all ages during the month so their enrollment will be effective no later than December 31. Consumers should check with the individual carriers to determine when their specific deadlines apply.

Information and enrollment material is available online at www.MAhealthconnector.org or by calling the Health Connector's customer service center weekdays at 1-877-MA-ENROLL.

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