

The Massachusetts Health Care Reform Act

Effective July 1, 2007, the Massachusetts Health Care Reform Act required residents of Massachusetts to have health insurance coverage, which meets certain minimum standards. Massachusetts residents who do not have qualifying coverage will lose their state individual income tax exemption and be subject to other financial penalties. Under the state law, a health plan offered under the Federal Employees Health Benefits (FEHB) Program is deemed to provide “Creditable coverage” which satisfies the Massachusetts statute.

Please Note: For 2009, MHBP members residing in Massachusetts will need to the complete Schedule HC to demonstrate coverage; Form MA1099-HC will not be issued by MHBP. You will need to follow the instructions on Schedule HC pertaining to private health insurance, where your insurance company has not provided you a Form MA 1099-HC. Basically, you will complete Part A and/or Part B, by noting the name of the insurer and your member ID number. In doing so, you will demonstrate that you have insurance and will not be penalized for lack of insurance. Use the links below to access the forms and detailed instructions needed to comply this requirement.

IMPORTANT: Schedule HC, Health Care Information, MUST be filed with Form 1. Failure to do so will result in a delay in the processing of your return. You can find Form 1 and other Massachusetts Income Tax Forms and Schedules on the Massachusetts DOR website listed below.

[Helpful Links:](#)

[2009 Schedule HC](#)

[2009 Schedule HC Instructions](#)

[Massachusetts DOR Website](#)

[Massachusetts Income Tax Forms and Schedules](#)