

THE MONEY CONFERENCE FOR WOMEN
March 24, 2007

Health Insurance: Getting and Keeping the Coverage You Need
Select Mandated Benefits in Massachusetts[†]

SERVICES

Women's Health

- Contraceptive services
- Infertility treatment (does not apply to Catholic diocese)
- Mammography
- Maternity health care (including minimum hospital stay)

Cancer Care

- Off-label uses of prescription drugs for cancer
- Clinical trials to treat cancer
- Scalp hair prostheses

Children's Health

- Early Intervention services (age 1-3)
- Hearing screening for newborns
- Preventive care to age six
- Lead poisoning screening

Nutrition

- Low protein food product for inherited amino acid and organic acid diseases (PKU)
- Nonprescription enteral formulas

Other

- Mental health care including alcohol rehabilitation/detoxification
- Off-label uses of prescription drugs to treat HIV/AIDS
- Human leukocyte antigen testing

- Treatment for speech, hearing and language disorders
- Diabetes-related services and supplies
- Prosthetic arms and legs (subject to limits and cost-sharing)

PROVIDERS

- Certified nurse midwives
- Certified registered nurse anesthetists
- Nurse practitioners
- Mental health providers as follows: psychiatrists, psychologists, independent clinical social workers, mental health counselors, and nurse mental health clinical specialists

ELIGIBILITY/CONTINUATION OF COVERAGE

- Dependent coverage for newborn infants, adopted children, children of dependents
- Continued eligibility for coverage following divorce or separation
- Continued coverage for limited time after separation from employment due to plant closing or group member leaving insured group
- Continued eligibility for employees of small employer (2-19 employees) and their dependents for limited period of time ("mini" COBRA)
- Continued eligibility for certain disabled adult children
- Continued eligibility for children up to age 25 years

****This material is for informational purposes only and does not constitute legal advice. ****

[†] Most mandates apply to all fully insured plans, whether offered by commercial insurance companies, Blue Cross Blue Shield of Massachusetts or an HMO. The source of this information is the state Division of Insurance website www.mass.gov/doi (updated February 2007).