



RANCHER FEDERAL INC. DBA RANCHER GOVERNMENT SOLUTIONS

Massachusetts Requirements to Purchase Health Insurance

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector Authority (the Connector), unless waived from the health insurance requirement based on affordability or individual hardship. The results of this review apply only to the Minimum Creditable Coverage standards in effect for the calendar year January 1, 2026 through December 31, 2026, and are based on the current standards published by the Connector. Because Minimum Creditable Coverage standards change periodically, you need to review your coverage prior to implementation of your Aetna offering, and again for the 2027 calendar year. For more information call the Connector at 1-877-MA-ENROLL or visit the [Connector](#) website.

Open Choice PPO HDHP - Aetna Offering

Option BR, BQ

Review Period Start: **Jan 01, 2026**

Review Period End: **Dec 31, 2026**

The Open Choice PPO HDHP - Aetna Offering (Option BR, BQ) will have to be retested at the end of the review period. Regulatory changes may require that this Aetna offering be retested sooner.

This Aetna health plan meets Minimum Creditable Coverage standards that are effective January 1, 2026 as part of the Massachusetts Health Care Reform Law, providing no plan changes are made.

We assume that you will disclose to your subscribers and members the deductible(s), copayment(s), and coinsurance amount(s) applicable to covered services.