

## Health Connector Policy: Nondiscrimination

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Approved by: **Ed DeAngelo**

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### **Applicable to all Small Group products (Qualified Health Plan or QHP/ Qualified Dental Plan or QDP)**

The laws of the Commonwealth of Massachusetts provide that a carrier may not provide health insurance coverage to an employer group unless that employer makes a percentage contribution to the cost of the coverage for each employee that is equal to or greater than the percentage contribution to the cost of coverage for any employee with a higher salary. See Mass. Gen. Laws ch. 175, § 110(Q) (applicable to insurance companies); ch. 176B, § 3B (applicable to medical services corporations); ch. 176G, § 6A (applicable to health maintenance organizations.) These laws collectively are referred to in this policy as the Commonwealth's Nondiscrimination Law.

The Health Connector's Terms and Conditions Agreement for contributing employers participating in any of the Small Group products offered by the Health Connector includes contractual language by which the Employer certifies that it is in compliance with the Nondiscrimination Law.

The Health Connector will not monitor or audit the Employer's compliance with the Nondiscrimination Law. The Health Connector will deem an Employer's payment of premium as acceptance of the Terms and Conditions of the product in which the employer group is enrolling and as the Employer's certification that it is in compliance with the Nondiscrimination Law.