

Comparable Coverage Checklist

All Plan Boxes Must be Marked “YES” to Qualify as Comparable Coverage*

YES

1. **Insurance policy is “underwritten”** in the United States

(Warning: many non-compliant plans state they are “based in the US” which is not equivalent and will not be accepted.)

2. Is **NOT an “ISO” branded** insurance product.

(Warning: these plans are aggressively marketed to college students as “comparable” but when reviewed are often not compliant with ACA or MA regulation.)

3. Uses an **Open Network** of providers in the Boston area

(Warning: Health plans with a closed network of providers and accessible for only emergency services, such as out-of-area HMOs, EPOs, or out-of-state Medicaid products, generally are not acceptable.)

4. **Unlimited lifetime** dollar limit on coverage.

5. **Preventive care** coverage without coinsurance.

6. **Primary care** coverage.

7. **Emergency room** coverage.

8. **Coverage for surgery** (in hospital and outpatient).

9. **Coverage for hospital stays.**

10. Coverage for **outpatient medical visits** (e.g., specialist visit).

11. Coverage for **outpatient behavioral health visits**

(e.g., counseling or psychiatry visits), including those for substance abuse.

12. Coverage for **behavioral health hospitalization.**

13. Coverage for **prescription drugs.**

**Required services (as listed in the above checklist) must be provided at a location within a reasonable distance of the greater Boston area. Health plans with a closed network of providers and accessible for only emergency services, such as out-of-area HMOs, EPOs, or Medicaid products, generally are not acceptable.*

***[List of student health plans that are not compliant with ACA and/or MA 956 CMR 8.0.](#)*