

# 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.)*

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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.)*

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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.)*

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

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

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6. **Primary care** coverage.

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7. **Emergency room** coverage.

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

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9. **Coverage for hospital stays.**

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

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

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

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

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13. Coverage for **prescription drugs.**

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*\*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.*