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**From:** Richard Kahn [REDACTED]  
**Sent:** Thursday, April 19, 2018 4:43 PM  
**To:** jeffrey E.  
**Subject:** Fwd: Health insurance

Richard Kahn  
HBRK Associates Inc.  
[REDACTED]

Begin forwarded message:

From: =/b>Joscha Bach [REDACTED]

Subject: =/b>Health insurance =/b>

Date: =/b>April 19, 2018 at 12:32:33 PM =DT

To: =/b>Richard Kahn <[REDACTED]>

Should I just sign up for =he new health insurance, directly with the provider? Or should I buy =ia the MA health connector (which apparently only makes sense if the =income is low)? Or is there another way this should be done?

We also need to =ign up for a new health insurance, starting next month. Taiyo's celiac =isease means that we see his doctors quite often, so the deductibles =hould not be too high. The obvious options are Blue Cross Blue Shield =f Massachusetts HMO Gold (1000 deductible, ~2250 per month for the =hole family), or HMO Platinum (0 deductible, but 3000 per month, which =eems to be too much).

The alternatives are the Harvard Pilgrim and Tufts Healthplans, but they =ave smaller networks and are not accepted by all our doctors, while =eing only slightly less expensive.

(Until now we were on the MIT Cobra plan, which extended the MIT Health =lan for 18 months.)

Should we just sign up and pay via income or is there a better way this should be done that (saves taxes, for instance)?

Thank you!

Joscha

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