
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 the new health insurance, directly with the provider? Or should I buy 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 sign up for a new health insurance, starting next month. Taiyo's celiac disease means that we see his doctors quite often, so the deductibles should not be too high. The obvious options are Blue Cross Blue Shield of Massachusetts HMO Gold (1000 deductible, ~2250 per month for the whole family), or HMO Platinum (0 deductible, but 3000 per month, which seems to be too much).

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

(Until now we were on the MIT Cobra plan, which extended the MIT Health plan 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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