

The Importance of Reserves

Our reserves represent:



40-45

days or less than two months of typical claims and administrative expenses for each of our members



\$650-\$700

for each of our members



3-4

routine office visits for each of our members (or one emergency room visit).



IT'S AN EMERGENCY FUND

Most financial experts recommend that a family have several months of expenses saved in an emergency fund; insurance companies need reserves for the same reason.

IT'S A SAFETY NET FOR OUR MEMBERS



Reserves are a critical safety net for our members. Reserves provide security against the unknown and ensure stability so we can always pay our members' claims – in good times and bad.



IT'S REQUIRED BY LAW

We are required by state law to hold adequate reserves. Our reserves provide security against the unknown. This money is – and will continue to be – a protection for our policyholders.

We are a not-for-profit, tax-paying organization.

We are a community-focused, tax-paying, not-for-profit with more than 25,000 Massachusetts employers and 2.8 million members. We are committed to working with others in a spirit of shared responsibility to make quality health care affordable. We paid over \$275 million in federal, state, and local taxes and assessments in 2018.



MASSACHUSETTS