Policy on Health Coverage for HSPH Postdocs

Massachusetts law requires all state residents over the age of 18 to obtain health insurance. This requirement applies to staff and students attending HSPH, including postdoctoral research fellows who pursue their training at HSPH and are mentored by HSPH faculty. As part of the School’s commitment to the law, the school has established the policy that, regardless of funding source, all HSPH postdocs should have health insurance coverage.

Postdocs who are paid by Harvard University are eligible for employee health coverage. However, postdocs who are directly-funded by non-Harvard institutions and who are not employed by Harvard are not eligible for Harvard employee health coverage. In these cases, it is the responsibility of the faculty member for whom the postdoc is working to ensure that the postdoc has health coverage that complies with Massachusetts law and provides the same level of coverage as that provided to Harvard employees.

There are several mechanisms for providing adequate health coverage. These include the following:

1. employee health insurance through the postdoc’s non-Harvard employer (e.g., Harvard-affiliated hospital or institution)
2. affiliate coverage through the Student Health Program available through Harvard University Health Services (HUHS) (http://hushp.harvard.edu/enroll)
3. purchase of a Commonwealth Choice Plan from the Massachusetts Health Connector, or directly from one of the participating health insurance companies. Among the types of plans offered, the Bronze Plan is the minimum level of coverage that meets the requirements of state law, and the minimum level of coverage that meets the requirements of this policy. The Gold Plan provides a level of coverage comparable to Harvard employee health coverage at a cost that is generally lower than that of affiliate coverage through HUHS.
   - The most up-to-date information on Commonwealth Choice plans is available from https://www.mahealthconnector.org/portal/site/connector/template.PAGE/menuitem.55b6e23ac6627f40dbef6f47d7468a0c

In general, if a postdoc’s health coverage is not provided by an employer or other funding source, the sponsoring faculty member should be responsible for paying the same percentage of the cost of the post-doc obtaining health insurance as the University contributes towards individual employee health insurance. Any postdoc with dependents who also need health insurance coverage will need to negotiate such coverage with the sponsoring faculty member.

In the event of unusual or emergency circumstances, the school may be able to provide bridge funding to assist in securing health insurance coverage for a postdoc who is without insurance.

The School encourages compliance with this policy immediately for all post-docs. The policy is effective for any postdoc who joins HSPH on or after October 1, 2013. As of this date, verification of adequate health insurance will be required as a part of the appointment process for new post-docs.

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