

EDMC  
P.O. BOX 1231  
TAUNTON MA 02780-0968

Seq: 1162



ELBERY MICHAEL \*001162\*  
120 OLD PLEASANT ST #7  
LEE MA 01238

CERTIFICATE OF CREDITABLE COVERAGE

Date: 08-01-2012

The following individual(s) had MassHealth creditable coverage without a gap of 63 days or more.

<u>Member Name</u>	<u>Member ID</u>	<u>Coverage Start Date</u>	<u>Coverage End Date</u>	<u>Full Months</u>
ELBERY MICHAEL	100030664773	11-09-2010	02-02-2011	2

**To the member:** This certificate may help when you buy health coverage in the future. If you enroll in a health plan that has a waiting period for coverage of pre-existing medical conditions, this certificate may let you waive or reduce the waiting period. Check with the health plan to see if you should provide this certificate.

Waiting periods for coverage of pre-existing conditions cannot be longer than one year (in most cases). Health plans must reduce waiting periods by the amount of time that you had previous health insurance (including MassHealth). You can get credit for most types of health insurance. However, if your old health insurance stopped for 63 days or more, you cannot get credit for the time before it stopped. This certificate shows how much credit you can get for your MassHealth coverage.

continued...