HOUSE DOCKET, NO. 1317 FILED ON: 1/16/2013

HOUSE . . . . . No. 95

The Commonwealth of Massachusetts

PRESENTED BY:

Paul K. Frost

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying:

An Act to provide low interest loans to families with a child suffering from a terminal illness.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Paul K. Frost	*7th Worcester*

HOUSE DOCKET, NO. 1317 FILED ON: 1/16/2013

HOUSE . . . . . No. 95

By Mr. Frost of Auburn, a petition (accompanied by bill, House, No. 95) of Paul K. Frost relative to providing low interest loans to families with children suffering from terminal illnesses. Children, Families and Persons with Disabilities.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE
HOUSE
, NO. *978* OF 2011-2012.]

The Commonwealth of Massachusetts

An Act to provide low interest loans to families with a child suffering from a terminal illness.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. The Commonwealth, through the Department of Health and Human Services, shall institute a pilot program to provide a one time loan, up to and not in excess of ten thousand dollars to thirty individuals in the Commonwealth to assist them in the payment of expenses directly resulting from expenditures incurred due to a child being diagnosed with a terminal illness.

SECTION 2. The application process for the purpose of meeting the eligibility requirements for this act shall be in accordance with the standards and guidelines established by the Department of Public Health. The definition of “terminal illness” for the purpose of this Act shall mean an illness which is likely, within a reasonable degree of medical certainty, to cause death within six months.

SECTION 3. The terms of the loan shall be determined by the Department of Health and Human Services and shall not exceed in any situation an amount greater than ten thousand dollars. Interest collected on the loan shall be set at either 2% or the current interest rate at the time of the loan; whichever is higher.

SECTION 4. The loan shall only be used for those expenditures incurred as a direct result of attending to the terminally ill family member. Receipts, bills, cancelled checks or any other

17 form of payment shall be available to the Department of Public Health upon request to verify any
18 expenditures relative to the loan.

19 SECTION 5. Upon meeting the eligibility requirements for the loan, said loan shall be
20 placed in a separate account with access for both Department of Health and Human Services and
21 the individual who accepted the loan.

22 SECTION 6. Repayment of the loan with the appropriate interest shall begin one year to
23 the date after the loan was issued to the recipient. Payment will be due on the first of the month
24 until the terms set in the loan agreement are paid in full. Failure to comply with the terms of the
25 loan agreement at any time shall result in the rate of interest being set at 10% for the remainder
26 of the loan.