

SENATE No. 519

The Commonwealth of Massachusetts

PRESENTED BY:

Mark C. Montigny

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 relative to health care affordability.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>Mark C. Montigny</i>	<input type="checkbox"/> [District] <input type="checkbox"/>
<i>David B. Sullivan</i>	<i>6th Bristol</i>
<i>John P. Fresolo</i>	<i>16th Worcester</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex, Suffolk, and Essex</i>
<i>Patricia D. Jehlen</i>	<input type="checkbox"/> [District] <input type="checkbox"/>
<i>James B. Eldridge</i>	<input type="checkbox"/> [District] <input type="checkbox"/>
<i>Antonio F. D. Cabral</i>	<i>13th Bristol</i>
<i>Karen E. Spilka</i>	<input type="checkbox"/> [District] <input type="checkbox"/>

SENATE No. 519

By Mr. Montigny, a petition (accompanied by bill, Senate, No. 519) of Mark C. Montigny, David B. Sullivan, John P. Fresolo, Sal N. DiDomenico and other members of the General Court for legislation relative to health care affordability. Health Care Financing.

The Commonwealth of Massachusetts

An Act relative to health care affordability.

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

1 Section 1. Subsection (a) of section 2 of chapter 111M of the General Laws is
2 hereby amended by inserting after the words “established by chapter 176Q” the following:- by
3 regulation, in accordance with the requirements of subsection (d).

4 Section 2. The first sentence of subsection (b) of said section 2 of said chapter
5 111M of the General Laws is hereby amended by striking out clauses (ii) and (iii) and inserting
6 in place thereof the following clauses:- (ii) claims an exemption under section 3, (iii) had a
7 certificate issued under section 3 of chapter 176Q, or (iv) had adjusted gross income as shown on
8 the individual’s state tax return such that the amount required to purchase the lowest cost
9 insurance on the market for which an individual would be eligible for creditable coverage, taking
10 into consideration the out-of-pocket costs, as shown in the schedule created pursuant to
11 subsection (p) of section 3 of chapter 176Q, exceeds the amount which an individual could be
12 expected to contribute towards the purchase of insurance in the report published pursuant to
13 subsection (q) of section 3 of chapter 176Q.

14 Section 3. Said section 2 of chapter 111M of the General Laws, as so
15 appearing, is hereby further amended by inserting after subsection (c) the following subsections:-

16 (d) The affordability schedule set by the board of the connector pursuant to subsection
17 (a) shall be subject to the following requirements:

18 (1) in determining whether creditable coverage is affordable, the board of the
19 connector shall consider expected enrollee expenditures as the 90th percentile of out-of-pocket
20 costs plus premiums for those enrolled in creditable coverage;

21 (2) For the purposes of this section, “out-of-pocket costs” shall mean the
22 amount paid by an enrollee to satisfy the applicable annual deductible, co-payments and co-
23 insurance, not including monthly premiums.