HOUSE DOCKET, NO. 1777 FILED ON: 1/20/2011

HOUSE . . . . . No. 978

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 adoption of the accompanying bill:

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. 1777 FILED ON: 1/20/2011

HOUSE . . . . . No. 978

By Mr. Frost of Auburn, a petition (accompanied by bill, House, No. 978) 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. *134* OF 2009-2010.]

The Commonwealth of Massachusetts

In the Year Two Thousand Eleven

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

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

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