

HOUSE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Jennifer E. Benson

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 relative to QHP wrap enrollee protections.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Jennifer E. Benson</i>	<i>37th Middlesex</i>	

HOUSE No.

By Ms. Benson of Lunenburg, a petition (subject to Joint Rule 12) of Jennifer E. Benson relative to an applicant's eligibility for purchasing insurance offered by the Health Insurance Connector. Health Care Financing.

The Commonwealth of Massachusetts

In the Year Two Thousand Thirteen

An Act relative to QHP wrap enrollee protections.

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

1 Amend the bill by striking out Section 87 and inserting in place thereof the following
2 section:—

3 “Section 87. Section 3 of said chapter 176 Q is hereby amended by striking out clause (b)
4 and inserting in place thereof the following clause:—

5 (b) to determine each applicant's eligibility for purchasing insurance offered by the
6 connector, and to establish eligibility criteria and determine eligibility for premium assistance
7 payments or point of service cost-sharing subsidies for applicants at or below 300 per cent of the
8 federal poverty guidelines who are not eligible for any basic health program established pursuant
9 to section 9 of chapter 118E, subject to the following conditions:

10 (1) premium assistance payments shall be determined based on the affordability schedule
11 adopted pursuant to subsection (q); provided, that enrollees whose household income that does
12 not exceed 150 per cent of the federal poverty guidelines shall be eligible for assistance to reduce
13 their premium contribution to zero; provided further, beginning in 2015, an enrollee's premium
14 contribution as a percent of income shall increase as income increases, and provided further, that
15 enrollees with household income that does not exceed 300 per cent of the federal poverty
16 guidelines shall be eligible for assistance to reduce their premium contribution to no more than 5
17 per cent of household income.

18 (2) cost-sharing subsidies for enrollees whose household income does not exceed 138 per
19 cent of the federal poverty guidelines shall not require such enrollees to be responsible for
20 greater cost-sharing than amounts charged to individuals with the same income under the

21 Medicaid program described under chapter 118E. Beginning in 2015, cost-sharing subsidies for
22 individuals with income in excess of 138 per cent of the federal poverty guidelines shall be based
23 on income categories no broader than 50 per cent of the federal poverty guidelines.

24 (3) persons eligible for premium assistance payments and cost sharing subsidies under
25 this subsection shall be eligible to receive additional assistance during temporary periods of
26 financial hardship and shall retain coverage while making payments pursuant to an approved
27 payment plan. The board shall promulgate regulations regarding the criteria for a hardship and
28 for payment plans.”