HOUSE DOCKET, NO. 2290 FILED ON: 1/17/2019

HOUSE . . . . . No. 2304

The Commonwealth of Massachusetts

PRESENTED BY:

Bradley H. Jones, Jr.

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 the commonwealth contribution for lowest cost plan.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
Bradley H. Jones, Jr.	*20th Middlesex*	*1/17/2019*
Elizabeth A. Poirier	*14th Bristol*	*1/17/2019*
Susan Williams Gifford	*2nd Plymouth*	*1/17/2019*
Paul K. Frost	*7th Worcester*	*1/30/2019*
Todd M. Smola	*1st Hampden*	*1/31/2019*
Randy Hunt	*5th Barnstable*	*1/28/2019*
Steven S. Howitt	*4th Bristol*	*1/30/2019*
Mathew J. Muratore	*1st Plymouth*	*1/30/2019*
Michael J. Soter	*8th Worcester*	*1/31/2019*
F. Jay Barrows	*1st Bristol*	*2/1/2019*

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HOUSE . . . . . No. 2304

By Mr. Jones of North Reading, a petition (accompanied by bill, House, No. 2304) of Bradley H. Jones, Jr., and others relative to defining family health coverage and individual health coverage for public employees. Public Service.

The Commonwealth of Massachusetts

In the One Hundred and Ninety-First General Court
(2019-2020)

An Act relative to the commonwealth contribution for lowest cost plan.

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. Section 2 of chapter 32A of the General Laws, as so appearing in the 2016 Official Edition, is hereby further amended by inserting after the definition of "Wellness program" the following new definitions:-

(j) "Family health coverage", health insurance coverage for an employee and his or her eligible dependents.

(k) "Individual health coverage", health insurance coverage for an employee.

SECTION 2. Section 8 of chapter 32A of the General Laws, as appearing in the 2016 Official Edition, is hereby amended by striking lines 1 to 44, inclusive, and inserting in place thereof the following:-

Section 8. For policies of group life insurance and accidental death and dismemberment insurance purchased by the commission in accordance with the provisions of sections 4 and 5,

the commonwealth, on behalf of active and retired employees and their dependents, shall contribute no less than 75 per cent of the total monthly premium or rate applicable to said coverages and the active and retired employees on behalf of themselves or themselves and their dependents shall contribute the remaining 25 per cent of the total monthly premium or rate, except, that upon approval by way of an annual, or more frequent appropriation act, the commonwealth may contribute more than 75 per cent but less than the entire total monthly premium or rate. For all policies of family health coverage purchased by the commission in accordance with the provisions of sections 4, 5, and 10c, the commonwealth, on behalf of active employees and their dependents, shall contribute 80 per cent of the lowest cost family health coverage plan and the active employees on behalf of themselves or themselves and their dependents shall contribute the remaining total monthly premium or rate, except that upon approval by way of an annual, or more frequent appropriation act, the commonwealth may contribute less than 80 per cent of the entire total monthly premium or rate. For all policies of individual health coverage purchased by the commission in accordance with the provisions of sections 4, 5, and 10c, the commonwealth, on behalf of active employees, shall contribute 80 per cent of the lowest cost individual health coverage plan and the active employees shall contribute the remaining total monthly premium or rate, except, that upon approval by way of an annual, or more frequent appropriation act, the commonwealth may contribute less than 80 per cent of the entire total monthly premium or rate. For all policies of family health coverage purchased by the commission in accordance with the provisions of sections 4, 5, and 10c, the commonwealth, on behalf of retired employees and their dependents, shall contribute 90 per cent of the lowest cost family health coverage plan and the retired employees on behalf of themselves or themselves and their dependents shall contribute the remaining total monthly premium or rate, except, that upon

approval by way of an annual, or more frequent appropriation act, the commonwealth may contribute less than 90 per cent of the entire total monthly premium or rate. For all policies of individual health coverage purchased by the commission in accordance with the provisions of sections 4, 5, and 10c, the commonwealth, on behalf of retired employees, shall contribute 90 per cent of the lowest cost individual health coverage plan and the retired employees shall contribute the remaining total monthly premium or rate, except, that upon approval by way of an annual, or more frequent appropriation act, the commonwealth may contribute less than 90 per cent of the entire total monthly premium or ate. Each appropriation act as may be applicable, shall provide the necessary sum based upon the estimated monthly cost as required by section four and shall describe the ratio of contribution to be paid by the commonwealth and by the active and retired employees insured under the aforesaid sections. The description of the ratio may include a condition that if, as a result of a change in the total monthly premium or rate which occurs during the current or ensuing fiscal year from a change in a contract between the commission and the insurance carrier or carriers, the amount of the contribution paid by the active and retired employee and dependents is to remain unchanged and the difference in the amount thus paid and the total monthly premium or rate as changed is to be added to, or deducted from as the case may be, the contribution by the commonwealth. The aforesaid ratio shall continue until changed by a subsequent appropriation act and the aforesaid sum shall also include the commonwealth's contribution of the total monthly premium or rate required for coverages contained in other sections of this chapter as such contribution is provided in said sections.

With respect to any period of insurance authorized by this chapter which is in effect for an active employee and dependent, there shall be withheld from each payment of salary or wages the amount authorized by this section, or , there shall be withheld a greater amount as provided

in the most recent applicable appropriation act. With respect to any period of insurance authorized by this chapter which is in effect for a retired employee and dependent, there shall be withheld from each payment of pension or retirement allowance the amount authorized by this section, or, there shall be withheld a greater amount as provided in the most recent applicable appropriation act. The commonwealth shall contribute a share of any additional premium which may be required for coverage of an employee's dependent child who is nineteen years of age or over and mentally or physically incapable of earning his own living, such share equaling the same ratio as that paid on behalf of an active or retired employee and dependent.