

**SENATE . . . . . No. 1941**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Susan L. Moran***

*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 increase health insurance affordability for small business.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Susan L. Moran</i>	<i>Plymouth and Barnstable</i>	
<i>Michael O. Moore</i>	<i>Second Worcester</i>	<i>3/9/2021</i>

**SENATE . . . . . No. 1941**

By Ms. Moran, a petition (accompanied by bill, Senate, No. 1941) of Susan L. Moran and Michael O. Moore for legislation to increase health insurance affordability for small business. Revenue.

**The Commonwealth of Massachusetts**

**In the One Hundred and Ninety-Second General Court  
(2021-2022)**

An Act to increase health insurance affordability for small business.

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

1 MGL Chapter 62, Section 6 is hereby amended:

2 SECTION 1: Subsection (f) of section 6 of said chapter 62 is hereby amended by striking  
3 out after the words “which (a) has” the word “one” and inserting in place thereof the following  
4 word:- “twenty-six”

5 SECTION 2: Subsection (f) of section 6 of said chapter 62 is hereby amended by striking  
6 out the words “in any period of three consecutive years beginning after December thirty-first,  
7 nineteen hundred and eighty-four and before April twenty-first, nineteen hundred and eighty-  
8 eight makes no expenditure for the full or partial payment of premiums for a health insurance  
9 plan covering any of its then employees” and inserting in place thereof the following words:- “in  
10 any year in which unemployment in the Commonwealth meets or exceeds five percent and the  
11 following year thereafter”

12 SECTION 3: Subsection (f) of section 6 of said chapter 62 is hereby amended by striking  
13 out the words:-” beginning after such three year period, including any year in which a credit is  
14 taken pursuant to this section, shall be allowed a credit against its income tax due under this  
15 chapter in two consecutive tax years”

16 SECTION 4: Subsection (f) of section 6 of said chapter 62 is hereby amended by  
17 inserting at the end of paragraph 2 the following word:- “and (d) the average income of full-time  
18 equivalent employees is at or below \$57,000 per year, indexed annually for inflation beginning  
19 in the year 2021.”

20 SECTION 5: Said subsection (f) of section 6 of said chapter 62, as so appearing, is  
21 hereby further amended by striking out after the words “the amount of such credit in the” the  
22 following word:- “first”

23 SECTION 6: Said subsection (f) of section 6 of said chapter 62, as so appearing, is  
24 hereby further amended by striking out after the words “shall be” the following word:- “twenty”  
25 and inserting in place thereof the following word: “fifteen”.

26 SECTION 7: Said subsection (f) of section 6 of said chapter 62, as so appearing, is  
27 hereby further amended by striking out striking out the following words: “The amount of such  
28 credit in the second tax year in which it is taken shall be ten per cent of the entire amount of such  
29 qualifying health insurance premium expenditure made by such business in such tax year.”

30 SECTION 8: Said subsection (f) of section 6 of said chapter 62, as so appearing, is  
31 hereby further amended by striking out striking out the fourth paragraph.

32 SECTION 9: Chapter 176J, as so appearing, is hereby further amended by inserting after  
33 section 6 the following section:

34 Section 6A. Review of small business health insurance affordability and cooperatives

35 The commissioner shall evaluate the effectiveness of purchasing cooperatives in  
36 increasing the affordability of health insurance premiums, current impact of health insurance  
37 costs on small businesses, and recommendations for improved affordability and small business  
38 leverage in insurance purchasing. The commissioner must include representation from a diverse  
39 set of small businesses in its evaluation. The commissioner shall report its findings and  
40 recommendations biannually. Such report shall be filed with the clerk of the senate on or before  
41 the first day of July with the findings of the task force evaluations as previously outlined and  
42 such report shall contain analysis of the effectiveness of purchasing cooperatives in increasing  
43 the affordability of health insurance premiums, current impact of health insurance costs on small  
44 businesses, and recommendations for improving affordability and small business leverage in  
45 health insurance purchasing.

46 SECTION 10: This act shall take effect upon its passage.