

HOUSE No.

The Commonwealth of Massachusetts

PRESENTED BY:

John J. Lawn, 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 directing the division of insurance to regularly report on the performance of the merged non-group and small-group health insurance markets.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>John J. Lawn, Jr.</i>	<i>10th Middlesex</i>	<i>1/15/2025</i>

HOUSE No.

[Pin Slip]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act directing the division of insurance to regularly report on the performance of the merged non-group and small-group health insurance markets.

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. Chapter 176J of the General Laws is hereby amended by adding the
2 following section:-

3 Section 18. (a) The division of insurance, in consultation with the commonwealth health
4 connector authority and the center for health information and analysis, shall issue a
5 comprehensive report at least once every 5 years on the performance of the merged non-group
6 and small-group health insurance market. In the development of each 5 year report, the division
7 may contract with an outside organization with expertise in fiscal analysis of the private
8 insurance market. It shall be the responsibility of the division, in consultation with the
9 commonwealth health insurance connector authority and the center for health information and
10 analysis, to establish appropriate guidelines and assumptions regarding the health reforms
11 authorized in this act prior to engaging an outside organization. Said organization shall study the
12 continuing impact of merged non-group and small-group health insurance markets and make a

13 report considering the impact on the uninsured, currently insured individuals, and employers in
14 the commonwealth.

15 (b) The study shall consider: (i) trends in premiums, cost-sharing, and actuarial value for
16 plans in for individuals and small groups; (ii) characteristics of individuals in the merged market
17 in contrast with characteristics of small group members, including, but not limited to, age, risk
18 score, geography, gender, family size, industry and income; (iii) utilization and spending trends
19 for individual and small group members, sourced from the Massachusetts All-Payer Claims
20 Database, including differences in hospital and primary care practice utilization; (iv) status of
21 competition between carriers in the market, including migration of insureds to new plans, the
22 number of employers offering 1 plan to employees, and the behavior of employees whose
23 employers offer more than 1 plan; and (v) any additional subjects the division considers relevant.
24 In conducting its examination, the organization shall, to the extent possible, obtain and use actual
25 health plan data; provided, however, that such data shall be confidential and shall not be a public
26 record. The division shall publish each report on its website and file the same with the clerks of
27 the house of representatives and senate, the joint committee on financial services, and the joint
28 committee on health care financing.

29 (c) Notwithstanding any general or special law to the contrary, at the request of the
30 division, all agencies, executive offices, departments, boards, commissions, bureaus, divisions
31 and authorities of the commonwealth shall provide, to the extent possible, relevant data and
32 analysis necessary for the study to the contracted organization; provided however, that such data
33 shall be confidential and shall not be a public record under clause Twenty-sixth of section 7 of
34 chapter 4 of the General Laws.