

**HOUSE . . . . . No. 2321**

**The Commonwealth of Massachusetts**

PRESENTED BY:

***Ronald Mariano***

*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 future public retiree healthcare benefits.**

PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>Ronald Mariano</i>	<i>3rd Norfolk</i>
<i>Michelle M. DuBois</i>	<i>10th Plymouth</i>
<i>Paul R. Feeney</i>	<i>Bristol and Norfolk</i>
<i>Frank A. Moran</i>	<i>17th Essex</i>
<i>Harold P. Naughton, Jr.</i>	<i>12th Worcester</i>
<i>Louis L. Kafka</i>	<i>8th Norfolk</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>
<i>Carlos Gonzalez</i>	<i>10th Hampden</i>
<i>Patrick M. O'Connor</i>	<i>Plymouth and Norfolk</i>
<i>Tackey Chan</i>	<i>2nd Norfolk</i>
<i>Joseph W. McGonagle, Jr.</i>	<i>28th Middlesex</i>
<i>Stephan Hay</i>	<i>3rd Worcester</i>
<i>Daniel R. Cullinane</i>	<i>12th Suffolk</i>
<i>Marjorie C. Decker</i>	<i>25th Middlesex</i>
<i>Kevin G. Honan</i>	<i>17th Suffolk</i>
<i>Natalie M. Higgins</i>	<i>4th Worcester</i>
<i>Michael D. Brady</i>	<i>Second Plymouth and Bristol</i>
<i>Bud L. Williams</i>	<i>11th Hampden</i>

<i>William J. Driscoll, Jr.</i>	<i>7th Norfolk</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>
<i>Paul F. Tucker</i>	<i>7th Essex</i>
<i>Jack Patrick Lewis</i>	<i>7th Middlesex</i>
<i>Michael J. Soter</i>	<i>8th Worcester</i>
<i>Paul W. Mark</i>	<i>2nd Berkshire</i>
<i>Gerard J. Cassidy</i>	<i>9th Plymouth</i>
<i>David Allen Robertson</i>	<i>19th Middlesex</i>
<i>Brian W. Murray</i>	<i>10th Worcester</i>

**HOUSE . . . . . No. 2321**

By Mr. Mariano of Quincy, a petition (accompanied by bill, House, No. 2321) of Ronald Mariano and others relative to benefits from the contributory group insurance program for persons in the service of the Commonwealth or counties, cities, towns and districts. Public Service.

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 2567 OF 2017-2018.]

**The Commonwealth of Massachusetts**

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

An Act relative to future public retiree healthcare benefits.

*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. Section 8 of said chapter 32A, as appearing in the 2016 Official Edition, is  
2 hereby amended by striking out the first sentence and inserting in place thereof the following  
3 five paragraphs:-

4           For policies of group life insurance and accidental death and dismemberment insurance,  
5 and group health insurance purchased by the commission in accordance with sections 4, 5 and  
6 10C on behalf of active employees and retired employees who were hired before January 1, 2020  
7 and their dependents, the commonwealth shall contribute not less than 75 per cent of the total  
8 monthly premium or rate applicable to said coverages, except, that upon approval by way of an

9 annual, or more frequent appropriation act, the commonwealth may contribute more than  
10 seventy-five per cent but less than the entire total monthly premium or rate.

11 For policies of group life insurance and accidental death and dismemberment insurance,  
12 and group health insurance purchased by the commission in accordance with sections 4, 5 and  
13 10C on behalf of retired employees who are hired on or after January 1, 2020 and their  
14 dependents, the commonwealth shall contribute not less than 50 per cent of the total monthly  
15 premium or rate applicable to said coverages and these retirees on behalf of themselves or  
16 themselves and their dependents shall contribute the remaining 50 per cent of the total monthly  
17 premium or rate. For purposes herein, “maximum available benefit” shall mean the lowest  
18 percentage of the total monthly premium or rate being paid by the commonwealth on behalf of  
19 retired employees who were hired before January 1, 2020. The commonwealth shall contribute  
20 an increased amount of the total monthly premium or applicable rate on behalf of retired  
21 employees who were hired on or after January 1, 2020 according to the following schedule:

22 (a) With a minimum of 10 years of creditable service, a minimum of 50 per cent of  
23 the total monthly premium or applicable rate.

24 (b) With a minimum of 15 years of creditable service, a minimum of 50 per cent of  
25 the total monthly premium or applicable rate, plus 1/3 of the difference between 50 per cent and  
26 the maximum available benefit.

27 (c) With a minimum of 23 years of creditable service, a minimum of 50 per cent of  
28 the total monthly premium or applicable rate, plus 2/3 of the difference between 50 per cent and  
29 the maximum available benefit.

30 (d) With a minimum of 30 years of creditable services, the maximum available  
31 benefit.

32 Retired employees who are hired on or after January 1, 2020 and receiving an ordinary  
33 disability retirement under section 6 of chapter 32 or an accidental disability retirement under  
34 section 7 of chapter 32 shall be eligible for the maximum available benefit.

35 Retired employees who are hired on or after January 1, 2020 shall contribute, on behalf  
36 of themselves or themselves and their dependents, the remaining share of the total monthly  
37 premium or rate, except, that upon approval by way of an annual, or more frequent appropriation  
38 act, the commonwealth may contribute more than the percentage indicated above, but less than  
39 the entire total monthly premium or rate.

40 For purposes of this chapter, the percent of monthly premium or rate contributed by a  
41 retired employee, at any time, will not be higher than the percent of monthly premium or rate  
42 contributed upon retirement.

43 SECTION 2. Paragraph (d) of section 10C of said chapter 32A, as so appearing, is hereby  
44 amended by striking out, in lines 74 to 75 the words "fifty per cent of the premium for such  
45 insurance, and the commonwealth shall make primary payment of the remaining fifty per cent"  
46 and inserting in place thereof the following words:- the appropriate per cent of the premium of  
47 such insurance, and the commonwealth shall make primary payment of the remaining share.

48 SECTION 3. Section 11 of chapter 32A of the General Laws, as so appearing, is hereby  
49 amended by striking out in lines 6 and 7 the words "until the remarriage of said surviving  
50 spouse".

51 SECTION 4. Section 11 of said chapter 32A, as so appearing, is hereby amended by  
52 striking out, in lines 13 to 14, the words “contributes, pursuant to section eight, on behalf of  
53 retired employees,” and inserting in place thereof the following words:- had contributed on  
54 behalf of the deceased employee or retiree as of the date of death, but for the surviving spouse of  
55 a deceased retiree who died before January 1, 2020, the commonwealth shall contribute 90 per  
56 cent of the cost of the monthly premium or rate applicable to the coverage.

57 SECTION 5. Section 9 of said chapter 32B, as so appearing, is hereby amended by  
58 inserting, after the first paragraph, the following 4 paragraphs:-

59 Notwithstanding the first paragraph of this section, for policies of group health insurance  
60 purchased by the appropriate public authority in accordance with this chapter, the governmental  
61 unit, on behalf of retired employees who are hired on or after January 1, 2020 and their  
62 dependents, shall contribute no less than 50 per cent of the total monthly premium or rate  
63 applicable to said insurance coverage and the qualified retirees on behalf of themselves or  
64 themselves and their dependents shall contribute the remaining 50 per cent of the total monthly  
65 premium or rate. For purposes of this section, “maximum available benefit” shall mean the  
66 percentage of the total monthly premium or rate paid by the governmental unit to qualified  
67 retirees with a minimum of 30 years of creditable service. The governmental unit shall contribute  
68 an increased amount of the total monthly premium or applicable rate on behalf of retired  
69 employees who were hired on or after January 1, 2020 according to the following schedule:

70 (a) With a minimum of 10 years of creditable service, a minimum of 50 per cent of  
71 the total monthly premium or applicable rate.

72           (b)     With a minimum of 15 years of creditable service, a minimum of 50 per cent of  
73 the total monthly premium or applicable rate, plus 1/3 of the difference between 50 per cent and  
74 the maximum available benefit.

75           (c)     With a minimum of 23 years of creditable service, a minimum of 50 per cent of  
76 the total monthly premium or applicable rate, plus 2/3 of the difference between 50 per cent and  
77 the maximum available benefit.

78           (d)     With a minimum of 30 years of creditable services, the maximum available  
79 benefit.

80           Retired employees who are hired on or after January 1, 2020 and receiving an ordinary  
81 disability retirement under section 6 of chapter 32 or an accidental disability retirement under  
82 section 7 of chapter 32 shall be eligible for the maximum available benefit.

83           Retired employees who are hired on or after January 1, 2020 shall contribute, on behalf  
84 of themselves or themselves and their dependents, the remaining share of the total monthly  
85 premium or rate, except, that upon approval by way of an annual, or more frequent appropriation  
86 act, the governmental unit may contribute more than the percentage indicated above, but less  
87 than the entire total monthly premium or rate.

88           In the event that the governmental unit approves an increase in the percent of the  
89 premium to be contributed by its retired employees, the percent of premium being paid by a  
90 retired employee at that time will not be increased to the higher percent.

91 SECTION 6. Section 9B of chapter 32B of the General Laws, as so appearing, is hereby  
92 further amended by striking out in lines 4 and 5 the words ",until the remarriage or death of said  
93 surviving spouse".

94 SECTION 7. Section 9B of chapter 32B of the General Laws, as appearing, is hereby  
95 amended by striking out in lines 9 and 10 the words "the entire cost of such premium without  
96 any contribution by the governmental unit" and inserting in place thereof the following words: -  
97 one-half the cost of such premiums with one-half the cost of such premiums paid by the  
98 governmental unit.

99 SECTION 8. Section 9D of said chapter 32, as so appearing, is hereby repealed.

100 SECTION 9. Section 9E of chapter 32B of the General Laws, as appearing in the 2016  
101 Official Edition, is amended by inserting at the end of line 27 the following words:- ; provided,  
102 however, that In the event that the governmental unit approves an increase in the percent of the  
103 premium to be contributed by its retired employees, the percent of premium being paid by a  
104 retired employee at that time will not be increased to the higher percent.

105 SECTION 10. The provisions in sections 3 and 6 of this act shall apply to surviving  
106 spouses of a deceased employee or retired employee, who remarried prior to the effective date of  
107 this act and whose insurance coverage, upon remarriage, was terminated under chapters 32A or  
108 32B of the General Laws.

109 SECTION 11. The provisions in sections 3 and 6 of this act shall be prospective from the  
110 effective date of this act and shall not entitle any surviving spouse of a deceased employee or  
111 retired employee to any retroactive insurance coverage.



