

HOUSE No. 4486

The Commonwealth of Massachusetts

HOUSE OF REPRESENTATIVES, March 5, 2020.

The committee on Children, Families and Persons with Disabilities, to whom was referred the petition (accompanied by bill, House, No. 115) of Paul K. Frost relative to providing low interest loans to families with children suffering from terminal illnesses, reports recommending that the accompanying bill (House, No. 4486) ought to pass.

For the committee,

KAY KHAN.

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

An Act to provide a pilot program for low interest loans to families with a child suffering from a terminal illness.

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 117A of the General Laws is hereby amended by inserting after
2 section 10 the following section:-

3 Section 11. (a) The Commonwealth, through the Executive Office of Health and Human
4 Services, shall institute a pilot program to provide a one-time loan, up to and not in excess of ten
5 thousand dollars to thirty individuals in the Commonwealth to assist them in the payment of
6 expenses directly resulting from expenditures incurred due to a child being diagnosed with a
7 terminal illness.

8 (b) The application process for the purpose of meeting the eligibility requirements for this
9 act shall be in accordance with the standards and guidelines established by the Executive Office
10 of Health and Human Services. The definition of “terminal illness” for the purpose of this Act
11 shall mean an illness which is likely, within a reasonable degree of medical certainty, to cause
12 death within six months.

13 (c) The terms of the loan shall be determined by the Executive Office of Health and
14 Human Services and shall not exceed in any situation an amount greater than ten thousand
15 dollars. Interest collected on the loan shall be set at either 2% or the current interest rate at the
16 time of the loan; whichever is higher.

17 (d) The loan shall only be used for those expenditures incurred as a direct result of
18 attending to the terminally ill family member. Receipts, bills, cancelled checks or any other form
19 of payment shall be available to the Executive Office of Health and Human Services upon
20 request to verify any expenditures relative to the loan.

21 (e) Upon meeting the eligibility requirements for the loan, said loan shall be placed in a
22 separate account with access for both Executive Office of Health and Human Services and the
23 individual who accepted the loan.

24 (f) Repayment of the loan with the appropriate interest shall begin one year to the date
25 after the loan was issued to the recipient. Payment will be due on the first of the month until the
26 terms set in the loan agreement are paid in full. Failure to comply with the terms of the loan
27 agreement at any time may result in penalties in accordance with the regulations established by
28 the Executive Office of Health and Human Services.