

**SENATE . . . . . No. 00519**

---

The Commonwealth of Massachusetts

PRESENTED BY:

***Mark C. Montigny***

*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 passage of the accompanying bill:

An Act relative to health care affordability.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>Mark C. Montigny</i>	<i>Second Bristol and Plymouth</i>
<i>David B. Sullivan</i>	<i>6th Bristol</i>
<i>John P. Fresolo</i>	<i>16th Worcester</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex, Suffolk, and Essex</i>
<i>Patricia D. Jehlen</i>	<i>Second Middlesex</i>
<i>James B. Eldridge</i>	<i>Middlesex and Worcester</i>
<i>Antonio F. D. Cabral</i>	<i>13th Bristol</i>
<i>Karen E. Spilka</i>	<i>Second Middlesex and Norfolk</i>

# SENATE . . . . . No. 00519

By Mr. Montigny, petition (accompanied by bill, Senate, No. 519) of Spilka, Cabral, Eldridge and other members of the General Court for legislation relative to health care affordability [Joint Committee on Health Care Financing].

## The Commonwealth of Massachusetts

In the Year Two Thousand Eleven

An Act relative to health care affordability.

*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. Subsection (a) of section 2 of chapter 111M of the General Laws is hereby  
2 amended by inserting after the words “established by chapter 176Q” the following:- by  
3 regulation, in accordance with the requirements of subsection (d).

4           Section 2. The first sentence of subsection (b) of said section 2 of said chapter 111M of  
5 the General Laws is hereby amended by striking out clauses (ii) and (iii) and inserting in place  
6 thereof the following clauses:- (ii) claims an exemption under section 3, (iii) had a certificate  
7 issued under section 3 of chapter 176Q, or (iv) had adjusted gross income as shown on the  
8 individual’s state tax return such that the amount required to purchase the lowest cost insurance  
9 on the market for which an individual would be eligible for creditable coverage, taking into  
10 consideration the out-of-pocket costs, as shown in the schedule created pursuant to subsection (p)  
11 of section 3 of chapter 176Q, exceeds the amount which an individual could be expected to

12 contribute towards the purchase of insurance in the report published pursuant to subsection (q) of  
13 section 3 of chapter 176Q.

14 Section 3. Said section 2 of chapter 111M of the General Laws, as so appearing, is  
15 hereby further amended by inserting after subsection (c) the following subsections:-

16 (d) The affordability schedule set by the board of the connector pursuant to subsection (a) shall  
17 be subject to the following requirements:

18 (1) in determining whether creditable coverage is affordable, the board of the  
19 connector shall consider expected enrollee expenditures as the 90th percentile of out-of-pocket  
20 costs plus premiums for those enrolled in creditable coverage;

21 (2) For the purposes of this section, “out-of-pocket costs” shall mean the amount paid  
22 by an enrollee to satisfy the applicable annual deductible, co-payments and co-insurance, not  
23 including monthly premiums.