

**HOUSE . . . . . No. 2593**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***John J. Mahoney***

*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 group insurance costs for certain public retirees.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>John J. Mahoney</i>	<i>13th Worcester</i>	<i>1/17/2023</i>

**HOUSE . . . . . No. 2593**

By Representative Mahoney of Worcester, a petition (accompanied by bill, House, No. 2593) of John J. Mahoney relative to group insurance costs for certain public retirees. Public Service.

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 2719 OF 2021-2022.]

**The Commonwealth of Massachusetts**

**In the One Hundred and Ninety-Third General Court  
(2023-2024)**

An Act relative to group insurance costs for certain public retirees.

*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 6 of chapter 32A of the General Laws is hereby amended by  
2 inserting after the fourth sentence thereof the following new sentence: -

3 For active and retired employees, their dependents and the survivors of deceased  
4 employees, including municipal subscribers, the maximum amount of deductibles and  
5 copayments for covered services during an enrollment year in a plan shall not exceed \$2,500 for  
6 individual coverage and \$5,000 for family coverage.

7 SECTION 2. Section 9 of Chapter 32A is hereby amended by inserting the following new  
8 paragraph at the end thereof:-

9 Any and all excess premium payments made by the Commonwealth and or its employees  
10 and retirees shall remain in the trust fund, to be utilized for the purposes of paying the out of

11 pocket expenses in excess of the limitations established in Section 6 up to the combined medical  
12 and pharmaceutical maximums established pursuant to the Patient Protection and Affordable  
13 Care Act , 42 U.S.C. §18001 et seq. (2010) or improving insurance benefits for its employees  
14 and retirees. Premium payments pursuant to this section shall include sums appropriated by the  
15 General Court or paid by the insured for self-insured products offered by the group insurance  
16 commission.

17 SECTION 3. Subsection (b) Section 22 of Chapter 32B is hereby amended by striking the  
18 first paragraph and inserting the following new paragraph:-

19 (b) An appropriate public authority may increase the dollar amounts for copayments,  
20 deductibles, tiered provider network copayments and other cost-sharing plan design features;  
21 provided that, for subscribers enrolled in a non-Medicare plan, such features do not exceed plan  
22 design features offered by the commission pursuant to section 4 or 4A of chapter 32A in a non-  
23 Medicare plan with the largest subscriber enrollment and, for subscribers enrolled in a Medicare  
24 plan under section 18A, such features do not exceed plan design features offered by the  
25 commission pursuant to section 4 or 4A of chapter 32A in a Medicare plan with the largest  
26 subscriber enrollment; provided that for active and retired employees, their dependents and the  
27 survivors of deceased employees the maximum amount of health insurance deductibles and  
28 copayments for covered services during an enrollment year in a plan shall not exceed those  
29 offered by the commission; provided, however, that the public authority need only satisfy the  
30 requirements of subsection (a) of section 21 the first time changes are implemented pursuant to  
31 this section; and provided, further that the public authority meet its obligations under subsections  
32 (b) to (h), inclusive, of section 21 each time an increase to a plan design feature is proposed.