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SECTION 138. The second paragraph of said section 8-13 of said charter is hereby amended by striking out the word "town", each time it appears, and inserting in place thereof, in each instance, the following word:- city.

SECTION 139. The third paragraph of said section 8-13 of said charter is hereby amended by striking out the word "town", each time it appears, and inserting in place thereof, in each instance, the following word:- city.

SECTION 139A. The fourth paragraph of said section 8-13 of said charter is hereby amended by striking out the word "town", each time it appears, and inserting in place thereof, in each instance, the following word:- city.

SECTION 140. The first paragraph of section 8-15 of said charter is hereby amended by striking out the word "town", each time it appears, and inserting in place thereof, in each instance, the following word:- city.

SECTION 141. The second paragraph of said section 8-15 of said charter is hereby amended by striking out the word "town" and inserting in place thereof the following word:- city.

SECTION 142. Subparagraph (b) of the third paragraph of said section 8-15 of said charter is hereby amended by striking out the word "town" and inserting in place thereof the following word:- city.

SECTION 143. Subparagraph (c) of said third paragraph of said section 8-15 of said charter is hereby amended by striking out the word "town" and inserting in place thereof the following word:- city.

SECTION 144. Subsection (h) of section 9-6 of said charter is hereby amended by striking out the word "town", each time it appears, and inserting in place thereof, in each instance, the following word:- city.

SECTION 145. Subsection (i) of said section 9-6 of said charter is hereby amended by striking out the word "town", each time it appears, and inserting in place thereof, in each instance, the following word:- city.

Approved August 18, 1999.

Chapter 61. AN ACT RELATIVE TO NONGROUP AND SMALL GROUP HEALTH INSURANCE PRODUCTS.

Whereas, The deferred operation of this act would tend to defeat its purpose, which is to provide for affordable health insurance, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Be it enacted, etc., as follows:

SECTION 1. The third paragraph of subsection (b) of section 3 of chapter 176J of the General Laws, as appearing in the 1998 Official Edition, is hereby amended by striking

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out the penultimate and last sentences.

SECTION 2. Said subsection (b) of said section 3 of said chapter 176J, as so appearing, is hereby amended by striking out the last paragraph and inserting in place thereof the following two paragraphs:-

For every health benefit plan issued or renewed on or after December 1, 1999, the group base premium rates charged by a carrier to each group business from among 26 to no more than 50 eligible employees during a rating period shall not exceed two times the group base premium rate charged to the group business from among 26 to no more than 50 eligible employees with the lowest group base premium rate. No phase-out adjustments shall be permitted after November 30, 1999.

Effective December 1, 1999, group base premium rates charged by a carrier to an eligible small business shall not exceed two times the group base premium rate which could be charged by that carrier to an eligible small business under this chapter with the lowest group premium rate basis type within that class of business.

SECTION 3. Subsection (a) of section 4 of chapter 176M of the General Laws, as so appearing, is hereby amended by striking out paragraph (2) and inserting in place thereof the following paragraph:-

(2) A carrier may establish a premium rate adjustment based upon the age of an insured individual. Such an adjustment shall be known as the age rate adjustment. A carrier may establish an age rate adjustment, the value of which may range from sixty-seven one-hundredths to one hundred and thirty-three one-hundredths. If a carrier chooses to establish age rate adjustments, the premium charged to every individual enrolled in a guaranteed issue health plan shall be subject to the applicable age rate adjustment.

SECTION 4. Notwithstanding any special or general law to the contrary, each carrier that submitted a nongroup rate filing to the commissioner pursuant to paragraph (1) of subsection (a) of section 5 of chapter 176M of the General Laws may amend and resubmit its nongroup rate filing within 15 days after the effective date of this act. The commissioner shall review said amendments in accordance with the time frames, but not the dates, established in said section 5 of said chapter 176M. The commissioner may postpone the open enrollment period established in subsection (b) of section 3 of said chapter 176M, but said open enrollment period shall be 61 days and shall commence no later than September 15, 1999. The effective date of coverage specified in said subsection (b) of said section 3 of said chapter 176M shall not be changed. Nothing in said section 5 of said chapter 176M shall be construed to limit the commissioner's authority to establish an expedited review schedule for said amendments. The time frames set forth in this act shall remain applicable for the limited purpose of amended filings pursuant to this act.

Approved August 18, 1999.