

By Mr. Bertonazzi, a petition (accompanied by bill, Senate, No. 615) of Louis P. Bertonazzi for legislation to provide employees the right to change health plans. Insurance.

**The Commonwealth of Massachusetts**

In the Year One Thousand Nine Hundred and Eighty-Eight.

AN ACT WHICH PROVIDES AN EMPLOYEE RIGHTS TO CHANGE HEALTH PLANS.

*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 175 of the General Laws is hereby  
2 amended by inserting, after Section 110K, the following new  
3 section: —

4 Section 110L. Any corporation subject to the provisions of this  
5 section shall provide, in any contract for the provision of hospital  
6 or other medical insurance or health benefits coverage governed by  
7 any of said provisions, that any waiting period under such contract  
8 shall be diminished by the period of time, if any, that an eligible  
9 employee has been continuously enrolled immediately prior to said  
10 contract's effective date, in any other health benefits plan offered by  
11 and through the same employer.

12 Each such contract shall also provide that an eligible employee  
13 may elect coverage or termination of coverage without regard to the  
14 group enrollment period, when (1) said employee changes residence  
15 and therefore becomes either eligible or ineligible for a health  
16 benefits plan offered by his employer; or (2) a health benefits plan  
17 covering said employee is unable, for financial or other reasons, to  
18 provide or arrange for the provision of health benefits.

1 SECTION 2. Chapter 176A of the General Laws is hereby  
2 amended by inserting, after Section 32, the following new section:

3 Section 33. Any corporation subject to the provisions of this  
4 chapter shall provide, in any contract for the provision of hospital

5 or other medical insurance or health benefits coverage governed by  
6 any of said provisions, that any waiting period under such contract  
7 shall be diminished by the period of time, if any, that an eligible  
8 employee has been continuously enrolled immediately prior to said  
9 contract's effective date, in any other health benefits plan offered by  
10 and through the same employer.

11 Each such contract shall also provide that an eligible employee  
12 may elect coverage or termination of coverage without regard to the  
13 group enrollment period, when (1) said employee changes residence  
14 and therefore become either eligible or ineligible for a health bene-  
15 fits plan offered by his employer; or (2) a health benefits plan  
16 covering said employee is unable, for financial or other reasons, to  
17 provide or arrange for the provision of health benefits.

1 SECTION 3. Chapter 176B of the General Laws is hereby  
2 amended by inserting, after Section 18, the following new section:

3 Section 21. Any corporation subject to the provisions of this  
4 chapter shall provide, in any contract for the provision of hospital  
5 or other medical insurance or health benefits coverage governed by  
6 any of said provisions, that any waiting period under such contract  
7 shall be diminished by the period of time, if any, that an eligible  
8 employee has been continuously enrolled immediately prior to said  
9 contract's effective date, in any other health benefits plan offered by  
10 and through the same employer.

11 Each such contract shall also provide that an eligible employee  
12 may elect coverage or termination of coverage without regard to the  
13 group enrollment period, when (1) said employee changes residence  
14 and therefore becomes either eligible or ineligible for a health  
15 benefits plan offered by his employer; or (2) a health benefits plan  
16 covering said employee is unable, for financial or other reasons, to  
17 provide or arrange for the provision of health benefits.

1 SECTION 4. Chapter 176C of the General Laws is hereby  
2 amended by inserting, after Section 15, the following new section:

3 Section 18. Any corporation subject to the provisions of this  
4 chapter shall provide, in any contract for the provision of hospital  
5 or other medical insurance or health benefits coverage governed by  
6 any of said provisions, that any waiting period under such contract

7 shall be diminished by the period of time, if any, that an eligible  
8 employee has been continuously enrolled immediately prior to said  
9 contract's effective date, in any other health benefits plan offered by  
10 and through the same employer.

11 Each such contract shall also provide that an eligible employee  
12 may elect coverage or termination of coverage without regard to the  
13 group enrollment period, when (1) said employee changes residence  
14 and therefore becomes either eligible or ineligible for a health  
15 benefits plan offered by his employer; or (2) a health benefits plan  
16 covering said employee is unable, for financial or other reasons, to  
17 provide or arrange for the provision of health benefits.

1 SECTION 5. Chapter 176G of the General Laws is hereby  
2 amended by inserting after Section 17, the following new section:

3 Section 18. Any corporation subject to the provisions of this  
4 chapter shall provide, in any contract for the provision of hospital  
5 or other medical insurance or health benefits coverage governed by  
6 any of said provisions, that any waiting period under such contract  
7 shall be diminished by the period of time, if any, that an eligible  
8 employee has been continuously enrolled immediately prior to said  
9 contract's effective date, in any other health benefits plan offered by  
10 and through the same employer.

11 Each such contract shall also provide that an eligible employee  
12 may elect coverage or termination of coverage without regard to the  
13 group enrollment period, when (1) said employee changes residence  
14 and therefore becomes either eligible or ineligible for a health  
15 benefits plan offered by his employer; or (2) a health benefits plan  
16 covering said employee is unable, for financial or other reasons, to  
17 provide or arrange for the provision of health benefits.

