

By Mr. Bertonazzi, a petition (accompanied by bill, Senate, No. 709) of Louis P. Bertonazzi for legislation relative to employee rights to change health plans. Insurance.

The Commonwealth of Massachusetts

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

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 110L, the following new
3 section: —

4 Section 110M. 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
7 by any of said provisions, that any waiting period under such
8 contract shall be diminished by the period of time, if any, that
9 an eligible employee has been continuously enrolled immediately
10 prior to said contract's effective date, in any other health benefits
11 plan offered by 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
14 the group enrollment period, when (1) said employee changes
15 residence and therefore becomes either eligible or ineligible for
16 a health benefits plan offered by his employer; or (2) a health
17 benefits plan covering said employee is unable, for financial or
18 other reasons, to provide or arrange for the provision of health
19 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
6 by any of said provisions, that any waiting period under such
7 contract shall be diminished by the period of time, if any, that
8 an eligible employee has been continuously enrolled immediately
9 prior to said contract's effective date, in any other health benefits
10 plan offered by 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
13 the group enrollment period, when (1) said employee changes
14 residence and therefore becomes either eligible or ineligible for
15 a health benefits plan offered by his employer; or (2) a health
16 benefits plan covering said employee is unable for financial or
17 other reasons, to provide or arrange for the provision of health
18 benefits.

1 SECTION 3. Chapter 176B of the General Laws is hereby
2 amended by inserting, after Section 20, the following new
3 section: —

4 Section 21. Any corporation subject to the provisions of this
5 chapter shall provide, in any contract for the provision of hospital
6 or other medical insurance or health benefits coverage governed
7 by any of said provisions, that any waiting period under such
8 contract shall be diminished by the period of time, if any, that
9 an eligible employee has been continuously enrolled immediately
10 prior to said contract's effective date, in any other health benefits
11 plan offered by 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
14 the group enrollment period, when (1) said employee changes
15 residence and therefore becomes either eligible or ineligible for
16 a health benefits plan offered by his employer; or (2) a health
17 benefits plan covering said employee is unable, for financial or
18 other reasons, to provide or arrange for the provision of health
19 benefits.

1 SECTION 4. Chapter 176C of the General Laws is hereby
2 amended by inserting, after Section 17, the following new
3 section: —

4 Section 18. Any corporation subject to the provisions of this
5 chapter shall provide, in any contract for the provision of hospital
6 or other medical insurance or health benefits coverage governed
7 by any of said provisions, that any waiting period under such
8 contract shall be diminished by the period of time, if any, that
9 an eligible employee has been continuously enrolled immediately
10 prior to said contract's effective date, in any other health benefits
11 plan offered by 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
14 the group enrollment period, when (1) said employee changes
15 residence and therefore becomes either eligible or ineligible for
16 a health benefits plan offered by his employer; or (2) a health
17 benefits plan covering said employee is unable, for financial or
18 other reasons, to provide or arrange for the provision of health
19 benefits.

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

4 Section 18. Any corporation subject to the provisions of this
5 chapter shall provide, in any contract for the provision of hospital
6 or other medical insurance or health benefits coverage governed
7 by any of said provisions, that any waiting period under such
8 contract shall be diminished by the period of time, if any, that
9 an eligible employee has been continuously enrolled immediately
10 prior to said contract's effective date, in any other health benefits
11 plan offered by 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
14 the group enrollment period, when (1) said employee changes
15 residence and therefore becomes either eligible or ineligible for
16 a health benefits plan offered by his employer; or (2) a health
17 benefits plan covering said employee is unable, for financial or
18 other reasons, to provide or arrange for the provision of health
19 benefits.

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The fifth part of the report deals with the social and cultural life of the country. It is a very interesting and detailed account of the life of the people of the country.