

The Commonwealth of Massachusetts

MESSAGE FROM HIS EXCELLENCY THE GOVERNOR
RETURNING, UNDER THE PROVISIONS OF
ARTICLE LVI OF THE AMENDMENTS TO THE
CONSTITUTION, WITH RECOMMENDATION
OF AMENDMENT, THE ENGROSSED BILL
DIRECTING THE GROUP INSURANCE
COMMISSION TO CONTRACT FOR
CATASTROPHIC ILLNESS
COVERAGE.

(see Senate, No. 1975)

November 1973

The Commonwealth of Massachusetts

EXECUTIVE DEPARTMENT
STATE HOUSE BOSTON 02133

November 5, 1973

To the Honorable Senate and House of Representatives:

In accordance with the provisions of Article LVI of the amendments to the Constitution, I am returning, herewith, Senate Bill No. 1975 entitled "AN ACT DIRECTING THE GROUP INSURANCE COMMISSION TO CONTRACT FOR CATASTROPHIC ILLNESS COVERAGE."

Under the terms of this legislation, the Group Insurance Commission is directed to purchase "a policy or policies providing basic and extended coverage for catastrophic illness such as cancer." The employee would be required to pay the premium, with no contribution by the Commonwealth, for such catastrophic illness insurance.

I am returning this bill with the recommendation that it be amended to authorize, but not direct, the Group Insurance Commission to purchase such coverage. I do so because I believe the Commission should have the opportunity to investigate the entire matter and then exercise its best judgment on whether to purchase such coverage. At this time we do not have substantial and reliable data on either the cost of the coverage or the extent to which the employees, active and retired, would desire it. It is quite possible that the cost of the coverage would be high and that, therefore, relatively few employees would request it. If this were the result, the theoretical advantage of group purchasing would be significantly minimized. For these reasons, I believe the Commission should have an opportunity to consider the factors involved in making such coverage available and to then determine whether or not to purchase it.

I therefore recommend that Senate Bill No. 1975 be amended as follows: —

By striking out the title and inserting in place thereof the following title: —

AN ACT AUTHORIZING THE GROUP INSURANCE COMMISSION TO CONTRACT FOR CATASTROPHIC ILLNESS COVERAGE.

and by striking out in line three of the engrossed bill the word "shall" and inserting in place thereof the word: — may.

Respectfully submitted,

FRANCIS W. SARGENT
Governor of the Commonwealth