

HOUSE No. 3076

By Mr. Caron of Springfield, petition of Paul E. Caron for legislation to continue group health insurance coverage for certain employees whose employment has terminated. Insurance.

The Commonwealth of Massachusetts

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

AN ACT RELATIVE TO THE NOTIFICATION OF EMPLOYEES IN THE EVENT OF
TERMINATION OF GROUP HEALTH INSURANCE COVERAGE.

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 110G of chapter 175 of the General Laws as appearing
2 in the 1988 Official Edition, is hereby amended by adding the
3 following paragraph: —

4 Every policy of group health insurance shall include a provision
5 which requires the insurer, in the event that an employer fails to
6 pay premiums for said group policy, shall notify the collective
7 bargaining agent, or in the absence of such an agent, shall notify
8 each individual employee covered by said policy prior to the lapse
9 of said policy, and provided further that the insurers shall offer,
10 to each employee, continued coverage at the same rate as
11 previously existed, provided that the employee pays his share and
12 the employer's share of said premium. Every such contract shall
13 provide continued coverage for a period of nine months or the
14 life of the contract, whichever is greater. Failure to give such notice
15 shall make the insurer liable for all medical and other costs
16 previously covered by said policy to the same extent as if said
17 policy were still in full force and effect.

