

HOUSE No. 134

By Mr. Frost of Auburn, a petition (accompanied by bill, House, No. 134) of Paul K. Frost relative to providing low interest loans to families with children suffering from terminal illnesses. Children, Families and Persons with Disabilities.

The Commonwealth of Massachusetts

PRESENTED BY:

Paul K. Frost

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:
An Act to provide low interest loans to families with a child suffering from a terminal illness.

PETITION OF:

NAME:

Paul K. Frost

DISTRICT/ADDRESS:

7th Worcester

The Commonwealth of Massachusetts

—————
In the Year Two Thousand and Nine
—————

**AN ACT TO PROVIDE LOW INTEREST LOANS TO FAMILIES WITH A CHILD SUFFERING
FROM A TERMINAL ILLNESS.**

*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. The Commonwealth, through the Department of Health and Human Services, shall institute a
2 pilot program to provide a one time loan, up to and not in excess of ten thousand dollars to thirty individuals in the
3 Commonwealth to assist them in the payment of expenses directly resulting from expenditures incurred due to a
4 child being diagnosed with a terminal illness.

5 SECTION 2. The application process for the purpose of meeting the eligibility requirements for this act shall be in
6 accordance with the standards and guidelines established by the Department of Public Health. The definition of
7 "terminal illness" for the purpose of this Act shall mean an illness which is likely, within a reasonable degree of
8 medical certainty, to cause death within six months.

9 SECTION 3. The terms of the loan shall be determined by the Department of Health and Human Services and shall
10 not exceed in any situation an amount greater than ten thousand dollars. Interest collected on the loan shall be set at
11 either 2% or the current interest rate at the time of the loan; whichever is higher.

12 SECTION 4. The loan shall only be used for those expenditures incurred as a direct result of attending to the
13 terminally ill family member. Receipts, bills, cancelled checks or any other form of payment shall be available to the
14 Department of Public Health upon request to verify any expenditures relative to the loan.

15 SECTION 5. Upon meeting the eligibility requirements for the loan, said loan shall be placed in a separate account
16 with access for both Department of Health and Human Services and the individual who accepted the loan.

17 SECTION 6. Repayment of the loan with the appropriate interest shall begin one year to the date after the loan was
18 issued to the recipient. Payment will be due on the first of the month until the terms set in the loan agreement are
19 paid in full. Failure to comply with the terms of the loan agreement at any time shall result in the rate of interest
20 being set at 10% for the remainder of the loan.