

# SENATE NO. 706

## **AN ACT** TO PROVIDE ACCESS TO MOST AFFORDABLE HEALTH 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   Whereas, health insurance costs continue to increase significantly;
- 2   Whereas, citizens of the Commonwealth may be required to buy health insurance when their
- 3   employer fails to provide health insurance for them;
- 4   Whereas, citizens of the Commonwealth may not get sufficient value for the hardship required
- 5   by paying for said health insurance;
- 6   Whereas, citizens of the Commonwealth who are required to purchase health insurance should
- 7   have access to the best health insurance for their money;
- 8   Whereas, it is in the interest of the Commonwealth to have the leveraging power of the largest
- 9   pool of consumers for negotiating the best rates for publicly subsidized healthcare (such as
- 10   Commonhealth Care and Masshealth) and the bulk purchasing of drugs as well as such cost and
- 11   care improvements such as uniform billing and prevention and early intervention services;

12 Whereas, it is in the interest of the Commonwealth to incentivize healthcare coverage that  
13 encourages primary care coverage as opposed to emergency room and hospital care coverage  
14 and use of early detection and intervention services;

15 Whereas, it is the interest of the Commonwealth to promote and encourage the purchase of low-  
16 deductible and co-pay plans;

17 Whereas, high and ever-increasing healthcare costs are leading economic depressants for small  
18 businesses, municipalities and workers who pay a portion of their healthcare plans;

19 Therefore, be it enacted, as follows:

20 SECTION 1. Notwithstanding any general or special law to contrary, in order to establish a  
21 mechanism for individuals and businesses to purchase insurance through Masshealth,  
22 Commonwealth Care or a comparable state-administered plan that provides the broadest  
23 coverage at the lowest rate for said entities comparable risk pool, the cost of said plans shall be  
24 the lowest rates negotiated by state agencies without an individual government subsidy and said  
25 plans will access all available cost-containment measures as allowed under Massachusetts law  
26 for any state purchased plans including, but not limited to, the bulk purchasing of drugs,  
27 uniform billing, non-profit administration of plans, percentage of healthcare dollars spent on  
28 direct care and prevention services.