

HEALTH CARE FOR MASSACHUSETTS CAMPAIGN

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PETITION FOR A CONSTITUTIONAL AMENDMENT RELATIVE TO THE PROVISION OF HEALTH INSURANCE

SECTION 1: The People of the Commonwealth of Massachusetts hereby declare it necessary and expedient to alter the Constitution by the adoption of the following Article of Amendment:

Upon ratification of this amendment and thereafter, it shall be the [obligation and duty](#)¹ of the Legislature and executive officials, on behalf of the Commonwealth, to enact and implement such laws as will ensure that [no Massachusetts resident lacks](#)² [comprehensive](#)³, [affordable](#)⁴ and [equitably financed](#)⁵ health [insurance](#)⁶ coverage for all [medically necessary](#)⁷ [preventive, acute and chronic health care and mental health care services, prescription drugs and devices](#).⁸

¹ This mirrors the language of the Article of the Massachusetts State Constitution that the Supreme Judicial Court held created an [enforceable](#) right to a public K-12 education for every child in the Commonwealth.

² Goes to the issue of universality of coverage, without which we cannot improve quality of care, improve the health status of all Massachusetts residents, contain costs, prevent cost shifting or simplify the system.

³ Implies a broad benefit package that is essential to getting the best care and health outcomes for the resources invested in the care provided.

⁴ Affordability for individuals and the other stakeholders is critical to designing a sustainable health insurance system that provides meaningful access to health care at a price that doesn't create a barrier to getting timely care. Affordability includes the concepts of cost containment and administrative simplification that are essential to a workable, sustainable system.

⁵ Equitable financing implies that all stakeholders that benefit pay for that system of insurance coverage. It also implies some sort of sliding scale premium mechanism based on ability to pay and an end to cost shifting among stakeholders and reasonable reimbursement rates for providers.

⁶ Insurance, whether public or private, is the standard mechanism used to spread risk and control the costs of unpredictable and/or episodic events. The word itself does not suggest a private or public system as our current patchwork of private and public health insurance programs demonstrates.

⁷ Medically necessary is a term of art that is found in almost any private insurance plan and is used to define the benefits under Medicare and Medicaid.

⁸ The MassHealth Standard benefit package would represent a reasonable interpretation of this language. It implies that "gap" insurance would be available to the underinsured, including a medigap plan for Medicare beneficiaries.

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