

**A Bulletin from the Affiliated Chambers of Commerce of Greater Springfield, Inc.**

**COBRA and the Federal Stimulus Legislation and**

**The Massachusetts Health Care Quality & Cost Council**

**Did you know...?**

**Changes to health care continue to occur** and the Chamber's Legislative Steering Committee continues to track these changes and work towards keeping health care costs down.

**This bulletin is two fold.**

**First**, you may know that as part of the Federal Stimulus legislation, the federal government has approved subsidies for laid off workers wishing to enroll in COBRA health benefit programs. Enrolling in these programs has long been an option for these laid off workers, but it has been an expensive option. **Because of the economic downturn, the federal government is offering this subsidy and there are strict requirements for employers in offering it.** This benefit extends to those that have lost, or may lose, their job from September 1, 2008 through December 31, 2009. **The employee is required to pay 35% of the premium and the employer pays the other 65%. The employer's payment is reimbursable.**

One way to get information on this, other than your human resource person, is to go to the web site [www.dol.gov/cobra](http://www.dol.gov/cobra) which just recently published some of the regulations and answers to those "frequently asked questions". Within those questions, the Department of Labor offers a model notice to laid off employees and directs you to the IRS web site to discuss how the employer may recover the subsidy they must pay.

**Second**, this bulletin is to alert you to another web site, this one created as part of Massachusetts Health Care Reforms that were passed and implemented two years ago. Your Chamber used this **did you know** format to educate you to many aspects of that law.

**As part of the law, a special commission was established, the Health Care Quality and Cost Containment Commission.** This was part of the attempt of the law to better educate the insured consumer as to cost and quality of services. The belief is a better educated consumer makes better choices. Joe Lawler, Benefits Consultant, with the Gaudreau Group in Wilbraham, and a member of the Chamber Legislative Steering Committee served as Vice Chairman of this committee.

This web site has recently been launched and uses comparison data for all hospitals in the Commonwealth. It is expected that this site will eventually use similar data for doctors and other health care providers. It is the only such web site of any state. It might be worth a look and it might be good information to pass along to the employees of your business.

The web site is <http://hcqcc.hcf.state.ma.us/> .

Any comments or questions, feel free to contact me, Jeff Ciuffreda at 755-1312 or [ciuffreda@myonlinechamber.com](mailto:ciuffreda@myonlinechamber.com)