

The Commonwealth of Massachusetts STATE ELECTION

MENDON

William Francis Galvin
SECRETARY OF THE
COMMONWEALTH OF MASSACHUSETTS

OFFICIAL
EARLY / ABSENTEE
BALLOT
Tuesday, November 8, 2022
Card No. 1 of 2

295

To vote for a candidate, fill in the oval to the right of the candidate's name. To vote for a person not on the ballot, write the person's name and residence in the blank space provided and fill in the oval.

GOVERNOR and LIEUTENANT GOVERNOR

Vote for ONE

DIEHL and ALLEN ++++++ Republican

HEALEY and DRISCOLL ++++++ Democratic

REED and EVERETT ++++++ Libertarian

DO NOT VOTE IN THIS SPACE.

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WRITE-IN SPACE ONLY

ATTORNEY GENERAL

Vote for ONE

ANDREA JOY CAMPBELL ++++++ Democratic

37 Groveland St., Boston

JAMES R. McMAHON, III ++++++ Republican

14 Canal View Rd., Bourne

DO NOT VOTE IN THIS SPACE.

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SECRETARY OF STATE

Vote for ONE

WILLIAM FRANCIS GALVIN ++++++ Democratic

46 Lake St., Boston

Candidate for Re-election

RAYLA CAMPBELL ++++++ Republican

397 High St., Whitman

JUAN SANCHEZ ++++++ Green-Rainbow Party

40 Suffolk St., Holyoke

DO NOT VOTE IN THIS SPACE.

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TREASURER

Vote for ONE

DEBORAH B. GOLDBERG ++++++ Democratic

37 Hyslop Rd., Brookline

Candidate for Re-election

CRISTINA CRAWFORD ++++++ Libertarian

100 Prospect St., Sherborn

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AUDITOR

Vote for ONE

ANTHONY AMORE ++++++ Republican

247 Washington St., Winchester

DIANA DIZGLIO ++++++ Democratic

30 Olive St., Methuen

GLORIA A. CABALLERO-ROCA + Green-Rainbow Party

5 Whiting Ave., Holyoke

DOMINIC GIANNONE, III ++++++ Workers Party

58 Birchbrow Ave., Weymouth

DANIEL RIEK ++++++ Libertarian

9 Breezy Point, Yarmouth

DO NOT VOTE IN THIS SPACE.

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REPRESENTATIVE IN CONGRESS

FOURTH DISTRICT Vote for ONE

JAKE AUCHINCLOSS ++++++ Democratic

34 Winchester Rd., Newton

Candidate for Re-election

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COUNCILLOR

SEVENTH DISTRICT Vote for ONE

PAUL M. DePALO ++++++ Democratic

7 Underwood St., Worcester

Candidate for Re-election

GARY GALONEK ++++++ Republican

164 Lake Rd., Sturbridge

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SENATOR IN GENERAL COURT

WORCESTER & HAMPDEN DISTRICT Vote for ONE

RYAN C. FATTMAN ++++++ Republican

56 Waters Rd., Sutton

Candidate for Re-election

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REPRESENTATIVE IN GENERAL COURT

TENTH WORCESTER DISTRICT Vote for ONE

BRIAN WILLIAM MURRAY ++++++ Democratic

23 Congress Ter., Milford

Candidate for Re-election

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DISTRICT ATTORNEY

MIDDLE DISTRICT Vote for ONE

JOSEPH D. EARLY, JR. ++++++ Democratic

36 Blackthorn Dr., Worcester

Candidate for Re-election

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SHERIFF

WORCESTER COUNTY Vote for ONE

LEWIS G. EVANGELIDIS ++++++ Republican

165 Newell Rd., Holden

Candidate for Re-election

DAVID M. FONTAINE ++++++ Democratic

45 Richards Ave., Paxton

DO NOT VOTE IN THIS SPACE.

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WRITE-IN SPACE ONLY

You may vote for every position on the Blackstone Valley Vocational Regional School District Committee, regardless of where you reside in the District.

REGIONAL SCHOOL COMMITTEE BLACKSTONE VALLEY (4 YEARS) BELLINGHAM

Vote for not more than ONE

JOSEPH M. HALL ++++++

311 Caroline Dr., Bellingham

Candidate for Re-election

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REGIONAL SCHOOL COMMITTEE BLACKSTONE VALLEY (4 YEARS) BLACKSTONE

Vote for not more than ONE

JOSEPH A. BRODERICK ++++++

147 Lakeshore Dr., Blackstone

Candidate for Re-election

DO NOT VOTE IN THIS SPACE.

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REGIONAL SCHOOL COMMITTEE BLACKSTONE VALLEY (4 YEARS) DOUGLAS

Vote for not more than ONE

MARK J. POTTER ++++++

280 South St., Douglas

DO NOT VOTE IN THIS SPACE.

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REGIONAL SCHOOL COMMITTEE BLACKSTONE VALLEY (4 YEARS) GRAFTON

Vote for not more than ONE

ANTHONY M. YITTS ++++++

54 George Hill Rd., Grafton

Candidate for Re-election

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WRITE-IN SPACE ONLY

REGIONAL SCHOOL COMMITTEE BLACKSTONE VALLEY (4 YEARS) HOPEDALE

Vote for not more than ONE

MITCHELL A. INTINARELLI ++++++

9 Cross St., Hopedale

Candidate for Re-election

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REGIONAL SCHOOL COMMITTEE BLACKSTONE VALLEY (4 YEARS) MENDON

Vote for not more than ONE

EDWARD D. CRAY, III ++++++

25 Carpenter Hill Rd., Mendon

DO NOT VOTE IN THIS SPACE.

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WRITE-IN SPACE ONLY

REGIONAL SCHOOL COMMITTEE BLACKSTONE VALLEY (4 YEARS) MILFORD

Vote for not more than ONE

PAUL J. BRAZA ++++++

4 Acorn Cr., Milford

Candidate for Re-election

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WRITE-IN SPACE ONLY

CONTINUE ON BACK

VOTE BOTH SIDES

REGIONAL SCHOOL COMMITTEE
BLACKSTONE VALLEY (4 YEARS) MILLBURY

Vote for not more than ONE

CHESTER P. HANRATTY, JR. *****
7 Gould St., Millbury Candidate for Re-election

FRANK J. PISCITELLI, III *****
1492 Grafton Rd., Millbury

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REGIONAL SCHOOL COMMITTEE
BLACKSTONE VALLEY (4 YEARS) MILLVILLE

Vote for not more than ONE

GERALD M. FINN *****
47 Grove St., Millville Candidate for Re-election

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REGIONAL SCHOOL COMMITTEE
BLACKSTONE VALLEY (4 YEARS) NORTHBRIDGE

Vote for not more than ONE

JEFF T. KOOPMAN *****
440 Quaker St., Northbridge Candidate for Re-election

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REGIONAL SCHOOL COMMITTEE
BLACKSTONE VALLEY (4 YEARS) SUITTON

Vote for not more than ONE

WRITE-IN SPACE ONLY

REGIONAL SCHOOL COMMITTEE
BLACKSTONE VALLEY (4 YEARS) UPTON

Vote for not more than ONE

TYLER BARTLETT *****
21 Plain St., Upton

DO NOT VOTE IN THIS SPACE.

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WRITE-IN SPACE ONLY

REGIONAL SCHOOL COMMITTEE
BLACKSTONE VALLEY (4 YEARS) UXBRIDGE

Vote for not more than ONE

JAMES H. EBBELING *****
24 Sylvan Rd., Uxbridge Candidate for Re-election

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QUESTION 1
PROPOSED CONSTITUTIONAL AMENDMENT

Do you approve of the adoption of an amendment to the constitution summarized below, which was approved by the General Court in joint sessions of the two houses on June 12, 2019 (yeas 147 – nays 48); and again on June 9, 2021 (yeas 159 – nays 41)?

SUMMARY

This proposed constitutional amendment would establish an additional 4% state income tax on that portion of annual taxable income in excess of \$1 million. This income level would be adjusted annually, by the same method used for federal income-tax brackets, to reflect increases in the cost of living. Revenues from this tax would be used, subject to appropriation by the state Legislature, for public education, public colleges and universities; and for the repair and maintenance of roads, bridges, and public transportation. The proposed amendment would apply to tax years beginning on or after January 1, 2023.

A YES VOTE would amend the state Constitution to impose an additional 4% tax on that portion of incomes over one million dollars to be used, subject to appropriation by the state Legislature, on education and transportation. **YES**

A NO VOTE would make no change in the state Constitution relative to income tax. **NO**

QUESTION 2
LAW PROPOSED BY INITIATIVE PETITION

Do you approve of a law summarized below, on which no vote was taken by the Senate or the House of Representatives on or before May 3, 2022?

SUMMARY

This proposed law would direct the Commissioner of the Massachusetts Division of Insurance to approve or disapprove the rates of dental benefit plans and would require that a dental insurance carrier meet an annual aggregate medical loss ratio for its covered dental benefit plans of 83 percent. The medical loss ratio would measure the amount of premium dollars a dental insurance carrier spends on its members' dental expenses and quality improvements, as opposed to administrative expenses. If a carrier's annual aggregate medical loss ratio is less than 83 percent, the carrier would be required to refund the excess premiums to its covered individuals and groups. The proposed law would allow the Commissioner to waive or adjust the refunds only if it is determined that issuing refunds would result in financial impairment for the carrier.

The proposed law would apply to dental benefit plans regardless of whether they are issued directly by a carrier, through the connector, or through an intermediary. The proposed law would not apply to dental benefit plans issued, delivered, or renewed to a self-insured group or where the carrier is acting as a third-party administrator.

The proposed law would require the carriers offering dental benefit plans to submit information about their current and projected medical loss ratio, administrative expenses, and other financial information to the Commissioner. Each carrier would be required to submit an annual comprehensive financial statement to the Division of Insurance, itemized by market group size and line of business. A carrier that also provides administrative services to one or more self-insured groups would also be required to file an appendix to their annual financial statement with information about its self-insured business. The proposed law would impose a late penalty on a carrier that does not file its annual report on or before April 1.

The Division would be required to make the submitted data public, to issue an annual summary to certain legislative committees, and to exchange the data with the Health Policy Commission. The Commissioner would be required to adopt standards requiring the registration of persons or entities not otherwise licensed or registered by the Commissioner and criteria for the standardized reporting and uniform allocation methodologies among carriers.

The proposed law would allow the Commissioner to approve dental benefit policies for the purpose of being offered to individuals or groups. The Commissioner would be required to adopt regulations to determine eligibility criteria.

The proposed law would require carriers to file group product base rates and any changes to group rating factors that are to be effective on January 1 of each year on or before July 1 of the preceding year. The Commissioner would be required to disapprove any proposed changes to base rates that are excessive, inadequate, or unreasonable in relation to the benefits charged. The Commissioner would also be required to disapprove any change to group rating factors that is discriminatory or not actuarially sound.

The proposed law sets forth criteria that, if met, would require the Commissioner to presumptively disapprove a carrier's rate, including if the aggregate medical loss ratio for all dental benefit plans offered by a carrier is less than 83 percent.

The proposed law would establish procedures to be followed if a proposed rate is presumptively disapproved or if the Commissioner disapproves a rate.

The proposed law would require the Division to hold a hearing if a carrier reports a risk-based capital ratio on a combined entity basis that exceeds 700 percent in its annual report.

The proposed law would require the Commissioner to promulgate regulations consistent with its provisions by October 1, 2023. The proposed law would apply to all dental benefit plans issued, made effective, delivered, or renewed on or after January 1, 2024.

A YES VOTE would regulate dental insurance rates, including by requiring companies to spend at least 83% of premiums on member dental expenses and quality improvements instead of administrative expenses, and by making other changes to dental insurance regulations. **YES**

A NO VOTE would make no change in the law relative to the regulations that apply to dental insurance companies. **NO**