



Massachusetts Information For Voters 2022 Ballot Questions Large Type Edition

State Election

Tuesday, November 8, 2022

Massachusetts Register to Vote Online: VoteInMA.com

Vote by Mail Information Enclosed!

Published by

William Francis Galvin

Secretary of the Commonwealth



The Commonwealth of Massachusetts
Secretary of the Commonwealth
State House, Boston, Massachusetts 02133

William Francis Galvin
Secretary of the Commonwealth

Dear Voter:

This year, to help voters participate I implemented new procedures to give voters more options. All voters have the option to vote by mail, while those who choose to vote in person will have expanded early voting dates to choose from. Early voting dates will be held from October 22 - November 4. On Election Day, all polling places will be open from 7:00 a.m. to 8:00 p.m.

If you have not yet registered to vote or need to re-register because you moved, you can register to vote online at **www.VoteInMA.com**. State law requires that you must register by October 29, 2022 to have your name appear on the voting list. You can also check your voter registration status on our website as well.

There will be at least three binding statewide ballot questions appearing on the state election ballot. The 2022 official Information for Voters booklet lists each question with the text of the proposed law or amendment, statements describing the effect of a yes or no vote, a summary, and brief argument for and against each question. This information will assist you in making a thoughtful decision before you vote. You can even

take this booklet with you into the voting booth if you wish.

This booklet contains important information for the upcoming election. The choices you make in this election are going to shape the course of government for our nation, state and local communities. The leadership that you select will make important decisions affecting you and your family. I urge you to participate in this process because your vote matters.

Please VOTE and exercise the most essential right of our democratic system.

Very truly yours,

A handwritten signature in cursive script that reads "William Francis Galvin".

William Francis Galvin
Secretary of the Commonwealth

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Offices on the Ballot in 2022

Governor and Lieutenant Governor

Attorney General

Secretary of State

Treasurer

Auditor

Representative in Congress

Councillor

Senator in General Court

Representative in General Court

District Attorney

Sheriff

County Commissioner

(Barnstable, Bristol, Dukes, Norfolk and Plymouth counties only), or Franklin Council of Government (Franklin County only)

Register of Deeds

(Bristol Southern District only)

Important Dates to Remember

October 14: Local Early Voting Schedules Available

No later than October 14, early voting schedules and locations for each city and town will be posted at **www.VoteInMA.com**. Check your community's information to find out where you can vote early and when.

October 22 – November 4: Early Voting Period

Early voting for the November 8, 2022 State Election begins on October 22 and ends on November 4.

The early voting period includes two weekends and each community will offer some weekend voting hours.

Schedules for early voting vary by city and town. Be sure to check your community's schedule when making your plan to vote.

October 29: Voter Registration Deadline

The last day to register to vote, update your address, change your name, or change your party for the November 8, 2022 election is 10 days before Election Day.

In-person voter registration sessions will be held in every city and town until 5 p.m. on October 29.

Online voter registration will be open until 11:59 p.m. on October 29.

Mail-in voter registration forms must be postmarked by October 29.

November 1: Vote by Mail Application Deadline

Your Vote by Mail application must reach your local election office by 5 p.m. on November 1 in order for a ballot to be mailed to you. A postmark is not sufficient to meet the deadline. If you're mailing your application, be sure to submit it at least a week before the deadline.

It is recommended that you apply for your ballot earlier than the November 1 deadline if your ballot is being mailed out of town or if you plan to return your ballot by mail.

November 8: Election Day

Election Day is November 8. Polls will be open from 7 a.m. until 8 p.m. across Massachusetts.

If you're voting by mail, your ballot must be postmarked by November 8 in order to be counted. Since ballots can take up to 7 days to be delivered by the U.S. Postal Service, it is recommended you mail your ballot at least 1 week before Election Day.

Ballots delivered by hand to a local election office or drop box must be delivered by close of polls at 8 p.m. on Election Day.

November 12: Last Day for Domestic Ballots to Arrive

If you mail your ballot from inside the United States, it must arrive at your local election office by 5 p.m. on November 12 in order to be counted.

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Ballots that arrive after the close of polls on Election Day will only be counted if they are postmarked by November 8.

November 18: Last Day for Overseas Ballots to Arrive

If you mail your ballot from outside the United States, it must arrive at your local election office by 5 p.m. on November 18 in order to be counted.

Ballots mailed from outside the country that arrive after the close of polls on Election Day can only be counted if they are postmarked by November 8. Those that arrive after November 12 must also clearly be postmarked from outside the country.

QUESTION 1:

Proposed Amendment to the Constitution

Additional Tax on Income Over One Million Dollars

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

As required by law, summaries are written by the State Attorney General.

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.

WHAT YOUR VOTE WILL DO

As required by law, the statements describing the effect of a “yes” or “no” vote are written jointly by the State Attorney

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General and the Secretary of the Commonwealth.

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.

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

STATEMENT OF FISCAL CONSEQUENCES

As required by law, statements of fiscal consequences are written by the Executive Office of Administration and Finance.

The proposal increases the marginal tax rate on certain individual taxpayers by 80%. This change may increase annual state revenues by \$1.2 billion in the near term, which is approximately 2.4% of the current annual state budget. However, annual revenue generated by the surtax will vary significantly and unpredictably from year to year. Additionally, numerous unpredictable factors could significantly alter the impact this proposal may have on state and municipal finances. For instance, taxpayers may decide to relocate their home or business to another state or adjust their filing status or timing of income realization to minimize their tax burden.

ARGUMENTS

As provided by law, the 150-word arguments are written by proponents and opponents of each question, and reflect their opinions. **The Commonwealth of Massachusetts does not endorse these arguments, and does not certify the truth**

or accuracy of any statement made in these arguments.

The names of the individuals and organizations who wrote each argument, and any written comments by others about each argument, are on file in the Office of the Secretary of the Commonwealth.

IN FAVOR: By voting Yes on Question 1, you will make sure that the very richest in Massachusetts – those who make over \$1 million a year – pay their fair share. Current tax rules allow multimillionaires to pay a smaller share in taxes than the rest of us. Question 1, the “Millionaires’ Tax,” will make the extremely wealthy pay an additional 4 percent on the portion of their yearly income above \$1 million.

The additional money is constitutionally guaranteed to go toward transportation and public education. Question 1 means every child can go to a great school. We can fix our roads, expand access to vocational training, and make public colleges more affordable. Excellent roads and schools help our small businesses grow, create new jobs, and build strong communities. Question 1 means creating opportunity for everyone.

Vote Yes on Question 1. Only the very rich will pay – not the rest of us.

Cynthia Roy

Fair Share Massachusetts

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Readville, MA 02137

(508) 319-9642

FairShareMA.com

AGAINST: SMALL BUSINESSES, FAMILY FARMERS, HOMEOWNERS, AND RETIREES URGE NO ON QUESTION 1

- Question 1 nearly doubles the state income tax rate on tens of thousands of small-business owners, large employers, and retirees.
- Question 1 treats one-time earnings—the sale of homes, investments, businesses, pensions, and inheritances—as income. This would suddenly force many residents into the new, very high tax bracket, depleting **the nest eggs of small-business owners and longtime homeowners whose retirement depends on their investments.**
- Record inflation, supply chain difficulties, and continuing COVID-19 issues make now the worst possible time for massive tax increases—especially when Massachusetts already has a giant budget surplus!
- There is absolutely NO GUARANTEE revenue from this huge tax hike would actually increase spending on education and transportation. **Politicians are giving themselves a blank check**, with no accountability.

Organizations representing over 20,000 small businesses and family farmers urge: **Vote NO on Question 1.**

**Paul D'Amore, Small Business Representative
Coalition To Stop The Tax Hike Amendment
198 Tremont Street, Office 135
Boston, MA 02116
www.NoQuestion1.com**

FULL TEXT OF AMENDMENT

Article 44 of the Massachusetts Constitution is hereby amended by adding the following paragraph at the end thereof:-

To provide the resources for quality public education and affordable public colleges and universities, and for the repair and maintenance of roads, bridges and public transportation, all revenues received in accordance with this paragraph shall be expended, subject to appropriation, only for these purposes. In addition to the taxes on income otherwise authorized under this Article, there shall be an additional tax of 4 percent on that portion of annual taxable income in excess of \$1,000,000 (one million dollars) reported on any return related to those taxes. To ensure that this additional tax continues to apply only to the commonwealth's highest income taxpayers, this \$1,000,000 (one million dollars) income level shall be adjusted annually to reflect any increases in the cost of living by the same method used for federal income tax brackets. This paragraph shall apply to all tax years beginning on or after January 1, 2023.

QUESTION 2:

Law Proposed by Initiative Petition

Regulation of Dental Insurance

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

As required by law, summaries are written by the State Attorney General.

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.

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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.

WHAT YOUR VOTE WILL DO

As required by law, the statements describing the effect of a “yes” or “no” vote are written jointly by the State Attorney General and the Secretary of the Commonwealth.

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.

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

STATEMENT OF FISCAL CONSEQUENCES

As required by law, statements of fiscal consequences are written by the Executive Office of Administration and Finance.

The proposed measure has no discernible material fiscal consequences for state and municipal government finance.

ARGUMENTS

As provided by law, the 150-word arguments are written by proponents and opponents of each question, and reflect their opinions. **The Commonwealth of Massachusetts does not endorse these arguments, and does not certify the truth or accuracy of any statement made in these arguments.**

The names of the individuals and organizations who wrote each argument, and any written comments by others about each argument, are on file in the Office of the Secretary of the Commonwealth.

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IN FAVOR: A YES vote expands consumer protection laws that already exist for medical insurance companies to dental insurance companies.

A YES vote ensures better coverage and value for patients, instead of unreasonable corporate waste.

For example, according to its own 2019 Form 990, Delta Dental (in Massachusetts alone) paid executive bonuses, commissions, and payments to affiliates of \$382 million, while only paying \$177 million for patient care.

A YES vote would eliminate this inequity. Similar to medical insurance, this law would require dental insurance companies to allocate at least 83% of paid premiums to patient care, or refund premiums to patients to meet this standard.

Insurance companies will try to confuse voters by saying that dental insurance premiums will increase. This is false, because Section 2(d) of the law specifically disallows increases above the consumer price index without state approval.

Stop the corporate waste.

Vote YES for fair dental insurance.

Dr. Patricia Brown, DMD, MPH

The Committee on Dental Insurance Quality

30 College Ave

Somerville, MA 02144

(617) 437-7333

www.fairdentalinsurance.org

AGAINST: This question will increase costs for Massachusetts families and employers — a 38%-premium-increase in one recent independent study — and could result in thousands of people losing access to dental care. With consumer prices soaring, we don't need a new regulation that will increase costs and decrease choice.

There is no law like this ballot question anywhere in the nation. The Massachusetts Legislature actually repealed a similar law in 2011 because it proved overly burdensome and provided no real benefits for consumers. Federal lawmakers excluded it from Obamacare, and a special commission in Massachusetts reviewed and rejected a similar provision. Further, the state already requires reporting from dental plans.

Louis Rizoli

Committee To Protect Public Access To Quality Dental Care

120 Arcadia Rd.

Westwood, MA 02090

(781) 769-4742

Protectmydentalcare.com

FULL TEXT PROPOSED LAW

SECTION 1. The General Laws are hereby amended by inserting after chapter 176W the following chapter:-

Chapter 176X

Dental Benefit Plans

Section 1. As used in this chapter the following words shall, unless the context clearly requires otherwise, have the

following meanings:-

“Carrier”, an insurer or other entity offering dental benefit plans in the commonwealth.

“Commissioner”, the commissioner of the division of insurance.

“Connector”, the commonwealth health insurance connector, established by chapter 176Q.

“Dental benefit plans”, any stand-alone dental plan that covers oral surgical care, dental services, dental procedures or benefits covered by any individual, general, blanket or group policy of health, accident and sickness insurance issued by an insurer licensed or otherwise authorized to transact accident and health insurance under chapter 175; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental medical service plan issued by a non-profit medical service corporation under chapter 176B; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental service plan issued by a dental service corporation organized under chapter 176E; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental health maintenance contract issued by a health maintenance organization organized under chapter 176G; or any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group preferred provider dental plan issued by a preferred provider arrangement organized under chapter 176I. The commissioner may, by regulation, define other dental

coverage as a qualifying dental benefit plan for the purposes of this chapter.

“Self-insured customer”, a self-insured group for which a carrier provides administrative services.

“Self-insured group”, a self-insured or self-funded employer group health plan.

“Third-party administrator”, a person or entity that, on behalf of a dental insurer or the MassHealth dental program, or purchaser of dental benefits, provides administrative services including receiving or collecting charges, contributions or premiums for, or adjusting or settling claims on or for residents of the commonwealth.

Section 2. (a) Notwithstanding any general or special law to the contrary, the commissioner may approve dental benefit policies submitted to the division of insurance for the purpose of being provided to individuals and groups. These dental benefit policies shall be subject to this chapter and may include networks that differ from those of a dental plan’s overall network. The commissioner shall adopt regulations regarding eligibility criteria.

(b) Notwithstanding any general or special law to the contrary, the commissioner shall require carriers offering dental benefit plans to submit information as required by the commissioner, which shall include the current and projected medical loss ratio for plans the components of projected administrative expenses and financial information, including, but not limited to: (i) underwriting, auditing, actuarial, financial analysis,

treasury and investment expenses; (ii) marketing and sales expenses, including but not limited to, advertising, member relations, member enrollment and all expenses associated with producers, brokers and benefit consultants; and (iii) claims operations expenses, including, but not limited to, adjudication, appeals, settlements and expenses associated with paying claims. Unless otherwise determined by the commissioner, the following items shall be deemed to be an administrative cost expenditure for the purposes of calculating and reporting the medical loss ratio: (i) financial administration expenses; (ii) marketing and sales expenses; (iii) distribution expenses; (iv) claims operations expenses; (v) medical administration expenses, such as disease management, care management, utilization review and medical management activities; (vi) network operations expenses; (vii) charitable expenses; (viii) board, bureau or association fees; (ix) state and federal tax expenses, including assessments; and (x) payroll expense.

(c) Notwithstanding any general or special law to the contrary, carriers offering dental benefit plans, including carriers licensed under chapters 175, 176B, 176E, 176G or 176I, shall 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 shall disapprove any proposed changes to base rates that are excessive, inadequate, or unreasonable in relation to the benefits charged. The commissioner shall disapprove any change to group rating factors that is discriminatory or not actuarially sound. The commissioner shall adopt regulations to carry out this section.

(d) If a carrier files a base rate change under this section and

the administrative expense loading component, not including taxes and assessments, increases by more than the most recent calendar year's percentage increase in the dental services consumer price index (U.S. city average, all urban consumers, not seasonally adjusted) or if a carrier's reported contribution to surplus exceeds 1.9 per cent or if the aggregate medical loss ratio for all plans offered under this chapter is less than the applicable percentage set forth in subsection (e), then such carrier's rate, in addition to being subject to all other provisions of this chapter, shall be presumptively disapproved as excessive by the commissioner as set forth in this subsection. If the annual aggregate medical loss ratio for all plans offered under this chapter is less than the applicable percentage set forth in subsection (e), the carrier shall refund the excess premium to its covered individuals and covered groups. A carrier shall communicate within 30 days to all individuals and groups that were covered under plans during the relevant 12-month period that such individuals and groups qualify for a refund on the premium for the applicable 12-month period or, if the individual or groups are still covered by the carrier, a credit on the premium for the subsequent 12-month period. The total of all refunds issued shall equal the amount of a carrier's earned premium that exceeds that amount necessary to achieve a medical loss ratio of the applicable percentage set forth in subsection (e), calculated using data reported by the carrier as prescribed under regulations promulgated by the commissioner. The commissioner may authorize a waiver or adjustment of this requirement only if it is determined that issuing refunds would result in financial

impairment for the carrier.

(e) The medical loss ratio set forth in subsection (d) shall be 83 percent.

(f) If a proposed rate change has been presumptively disapproved: (i) a carrier shall communicate to all employers and individuals covered under a group product that the proposed increase has been presumptively disapproved and is subject to a hearing at the division of insurance; (ii) the commissioner shall conduct a public hearing and shall advertise that hearing in newspapers in the cities of Boston, Brockton, Fall River, Pittsfield, Springfield, Worcester, New Bedford and Lowell, or shall notify such newspapers of the hearing; and (iii) the attorney general may intervene in a public hearing or other proceeding under this section and may require additional information as the attorney general considers necessary to ensure compliance with this subsection. The commissioner shall adopt regulations to specify the scheduling of the hearings required under this section and to otherwise carry out this subsection (f).

(g) If the commissioner disapproves the rate submitted by a carrier the commissioner shall notify the carrier in writing no later than 45 days prior to the proposed effective date of the carrier's rate. The carrier may submit a request for hearing to the division of insurance within 10 days of such notice of disapproval. The division must schedule a hearing within 15 days of receipt. The commissioner shall issue a written decision within 30 days after the conclusion of the hearing. The carrier may not implement the disapproved rates, or changes at any

time unless the commissioner reverses the disapproval after a hearing or unless a court vacates the commissioner's decision.

Section 3. (a) Each carrier shall submit an annual comprehensive financial statement to the division detailing carrier costs from the previous calendar year. The annual comprehensive financial statement shall include all of the information in this section and shall be itemized, where applicable, by:

(i) market group size, including individual; small groups of 1 to 5, 6 to 10, 11 to 25, and 26 to 50; large groups of 50 to 100, 101 to 500, 501 to 1000 and greater than 1000; and

(ii) line of business, including any stand-alone dental plan that covers oral surgical care, dental services, dental procedures or benefits covered by any individual, general, blanket or group policy of health, accident and sickness insurance issued by an insurer licensed or otherwise authorized to transact accident and health insurance under chapter 175; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental medical service plan issued by a non-profit medical service corporation under chapter 176B; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental service plan issued by a dental service corporation organized under chapter 176E; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental health maintenance contract issued by a health maintenance organization organized under chapter 176G; any oral surgical care, dental

services, dental procedures or benefits covered by a stand-alone individual or group preferred provider dental plan issued by a preferred provider arrangement organized under chapter 176I; and stand-alone dental group health insurance plans issued by the commission under chapter 32A.

(b) The financial statement shall include, but shall not be limited to, the following information: (i) direct premiums earned, as defined in chapter 176J; direct claims incurred, as defined in said chapter 176J; (ii) medical loss ratio; (iii) number of members; (iv) number of distinct groups covered; (v) number of lives covered; (vi) realized capital gains and losses; (vii) net income; (viii) accumulated surplus; (ix) accumulated reserves; (x) risk-based capital ratio, based on a formula developed by the National Association of Insurance Commissioners; (xi) financial administration expenses, including underwriting, auditing, actuarial, financial analysis, treasury and investment expenses; (xii) marketing and sales expenses, including advertising, member relations, member enrollment expenses; (xiii) distribution expenses, including commissions, producers, broker and benefit consultant expenses; (xiv) claims operations expenses, including adjudication, appeals, settlements and expenses associated with paying claims; (xv) dental administration expenses, including disease management, utilization review and dental management expenses; (xvi) network operational expenses, including contracting, dentist relations and dental policy procedures; (xvii) charitable expenses, including any contributions to tax-exempt

foundations and community benefits; (xviii) board, bureau or association fees; (xix) any miscellaneous expenses described in detail by expense, including an expense not included in (i) to (xviii), inclusive; (xx) payroll expenses and the number of employees on the carrier's payroll; (xxi) taxes, if any, paid by the carrier to the federal government or to the commonwealth; and (xxii) any other information deemed necessary by the commissioner.

(c) Any carrier required to report under this section, which provides administrative services to 1 or more self-insured groups shall include, as an appendix to such report, the following information: (i) the number of the carrier's self-insured customers; (ii) the aggregate number of members, as defined in section 1 of chapter 176J, in all of the carrier's self-insured customers; (iii) the aggregate number of lives covered in all of the carrier's self-insured customers; (iv) the aggregate value of direct premiums earned, as defined in said chapter 176J, for all of the carrier's self-insured customers; (v) the aggregate medical loss ratio, as defined in said chapter 176J, for all of the carrier's self-insured customers; (vi) net income; (vii) accumulated surplus; (viii) accumulated reserves; (ix) the percentage of the carrier's self-insured customers that include each of the benefits mandated for health benefit plans under chapters 175, 176A, 176B and 176G; (x) administrative service fees paid by each of the carrier's self-insured customers; and (xi) any other information deemed necessary by the commissioner.

(d) A carrier who fails to file this report on or before April 1 shall

be assessed a late penalty not to exceed \$100 per day. The division shall make public all of the information collected under this section. The division shall issue an annual summary report to the joint committee on financial services, the joint committee on health care financing and the house and senate committees on ways and means of the annual comprehensive financial statements by May 15. The information shall be exchanged with the center for health information and analysis for use under section 10 of chapter 12C. The division shall, from time to time, require payers to submit the underlying data used in their calculations for audit.

The commissioner shall adopt rules to carry out this subsection, including standards and procedures requiring the registration of persons or entities not otherwise licensed or registered by the commissioner, such as third-party administrators, and criteria for the standardized reporting and uniform allocation methodologies among carriers. The division shall, before adopting regulations under this section, consult with other agencies of the commonwealth and the federal government and affected carriers to ensure that the reporting requirements imposed under the regulations are not duplicative.

(e) If, in any year, a carrier reports a risk-based capital ratio on a combined entity basis under subsection (a) that exceeds 700 percent, the division shall hold a public hearing within 60 days. The carrier shall submit testimony on its overall financial condition and the continued need for additional surplus. The carrier shall also submit testimony on how, and in what

proportion to the total surplus accumulated, the carrier will dedicate any additional surplus to reducing the cost of dental benefit plans or for dental care quality improvement, patient safety, or dental cost containment activities not conducted in previous years. The division shall review such testimony and issue a final report on the results of the hearing.

(f) The commissioner may waive specific reporting requirements in this section for classes of carriers for which the commissioner deems such reporting requirements to be inapplicable; provided, however, that the commissioner shall provide written notice of any such waiver to the joint committee on health care financing and the house and senate committees on ways and means.

Section 4. Except as otherwise provided below, this chapter shall apply to all dental benefit plans, including plans issued directly by a carrier, through the connector, or through an intermediary. This chapter shall 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. Nothing in this chapter shall be construed to require a carrier that does not issue dental benefit plans subject to this chapter to issue dental benefit plans subject to this chapter.

SECTION 2.

Section 10 of chapter 12C of the General Laws is hereby amended by inserting at the end of clause (4) of subsection (b):—

“or section 3 of chapter 176X”.

SECTION 3.

The commissioner of insurance shall promulgate by October 1, 2023, regulations consistent with this act.

SECTION 4.

Except as otherwise provided herein, this act shall apply to all dental benefit plans issued, made effective, delivered or renewed on or after January 1, 2024.

QUESTION 3:

Law Proposed by Initiative Petition

Expanded Availability of Licenses for the Sale of Alcoholic Beverages

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

As required by law, summaries are written by the State Attorney General.

This proposed law would increase the statewide limits on the combined number of licenses for the sale of alcoholic beverages for off-premises consumption (including licenses for “all alcoholic beverages” and for “wines and malt beverages”) that any one retailer could own or control: from 9 to 12 licenses in 2023; to 15 licenses in 2027; and to 18 licenses in 2031.

Beginning in 2023, the proposed law would set a maximum number of “all alcoholic beverages” licenses that any one retailer could own or control at 7 licenses unless a retailer currently holds more than 7 such licenses.

The proposed law would require retailers to conduct the sale of alcoholic beverages for off-premises consumption through face-to-face transactions and would prohibit automated or self-checkout sales of alcoholic beverages by such retailers.

The proposed law would alter the calculation of the fine that the

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Alcoholic Beverages Control Commission may accept in lieu of suspending any license issued under the State Liquor Control Act. The proposed law would modify the formula for calculating such fee from being based on the gross profits on the sale of alcoholic beverages to being based on the gross profits on all retail sales.

The proposed law would also add out-of-state motor vehicle licenses to the list of the forms of identification that any holder of a license issued under the State Liquor Control Act, or their agent or employee, may choose to reasonably rely on for proof of a person's identity and age.

WHAT YOUR VOTE WILL DO

As required by law, the statements describing the effect of a “yes” or “no” vote are written jointly by the State Attorney General and the Secretary of the Commonwealth.

A YES VOTE would increase the number of licenses a retailer could have for the sale of alcoholic beverages to be consumed off premises, limit the number of “all-alcoholic beverages” licenses that a retailer could acquire, restrict use of self-checkout, and require retailers to accept customers' out-of-state identification.

A NO VOTE would make no change in the laws governing the retail sale of alcoholic beverages.

STATEMENT OF FISCAL CONSEQUENCES

As required by law, statements of fiscal consequences are written by the Executive Office of Administration and Finance.

The proposed measure has no discernible material fiscal consequences for state and municipal government finance.

ARGUMENTS

As provided by law, the 150-word arguments are written by proponents and opponents of each question, and reflect their opinions. **The Commonwealth of Massachusetts does not endorse these arguments, and does not certify the truth or accuracy of any statement made in these arguments.**

The names of the individuals and organizations who wrote each argument, and any written comments by others about each argument, are on file in the Office of the Secretary of the Commonwealth.

IN FAVOR: A YES vote fulfills consumer desire for expanded convenience in a reasonable and balanced manner that also protects against illegal sales.

A YES vote expands convenience by gradually increasing the total number of alcoholic beverage licenses that any person or company can own. Package stores, convenience stores, supermarkets, superstore retailers, and others will be able to apply for additional licenses for their existing locations that do not currently sell alcohol and for new locations they open.

A YES vote simultaneously enhances public safety and encourages vigilance by retailers through prohibiting self-checkout of alcohol beverages and basing the fine for selling to a minor on a store's total sales and not just its alcohol sales.

A YES vote also supports state tourism and brings Massachusetts in line with every other state in the country by

allowing for valid out of state IDs to be relied upon by alcohol beverage retailers.

Robert Mellion

21st Century Alcohol Retail Reform Committee

30 Lyman Street, Suite 2

Westborough, MA 01581

(508) 366-1100

www.Masspack.org

AGAINST: Our alcohol licensing laws do need serious reforms, but this ballot measure is not the answer. It offers an incomplete solution to a complex problem, doing little to promote competition or expand consumer choice.

Despite some superficially popular provisions designed to entice voters, it fails to lift outdated restrictions on local decision-making, while in fact moving Massachusetts backwards in several significant ways:

- imposing unfair penalties against retailers who sell more than just alcohol, like grocers and other food stores;
- outlawing convenient and reliable point-of-sale technologies already in widespread use by retailers across the state;
- decreasing the number of full liquor licenses that retailers can own.

This flawed approach favors special interests in the alcohol industry, at the expense of cash-strapped consumers and their favorite local retailers.

We deserve more. Vote NO on this question, and instead ask your state lawmakers to support comprehensive legislation that will actually make a difference.

Food Stores for Consumer Choice

P.O. Box 130211

Boston, MA 02113

(617) 798-0465

www.FoodStoresMA.org

FULL TEXT PROPOSED LAW

SECTION 1. The second sentence of section 15 of chapter 138 of the General Laws is hereby amended by striking out, in each instance, the phrase “more than 9” and inserting in place thereof the following phrase:- more than 12.

SECTION 2. The second sentence of said section 15 of said chapter 138, as amended by section 1 of this Act, is hereby further amended by striking out, in each instance, the figure “12” and inserting in place thereof the following figure:- 15.

SECTION 3. The second sentence of said section 15 of said chapter 138, as amended by section 2 of this Act, is hereby further amended by striking out, in each instance, the figure “15” and inserting in place thereof the following figure:- 18.

SECTION 4. Section 15 of chapter 138 of the General Laws is hereby further amended by inserting, after the second sentence, the following new sentences:-

No person, firm, corporation, association, or other combination of persons, directly or indirectly, or through any agent, employee, stockholder, officer or other person or any

subsidiary whatsoever, shall be granted, in the aggregate, more than 7 licenses for the sale of all alcoholic beverages in the commonwealth, or participate in decisions regarding the purchasing of such beverages or the purchasing of insurance or accounting or bookkeeping services, or receive any percentage or fee derived from gross revenues in exchange for management assistance, or participate in any other action designed to effect common results of more than 7 such licensees; provided, however, any person, firm, corporation, association, or other combination of persons, directly or indirectly, or through any agent, employee, stockholder, officer or other person or any subsidiary whatsoever, who, as of December 31, 2022, has more than 7 licenses for the sale of all alcoholic beverages in the commonwealth, or who, as of December 31, 2022, participates in decisions regarding the purchasing of such beverages or the purchasing of insurance or accounting or bookkeeping services, or receives any percentage or fee derived from gross revenues in exchange for management assistance, or participates in any other action designed to effect common results of more than 7 such licensees, may continue to hold that number of all alcoholic beverages licenses and participate in any actions designed to effect the common results of that number of licensees. Each license for the sale of all alcoholic beverages shall be included as a license for purposes of determining the total number of licenses authorized under the second sentence of this section.

SECTION 5. Sections 1 and 4 of this Act shall take effect on January 1, 2023.

SECTION 6. Section 2 of this Act shall take effect on January 1, 2027.

SECTION 7. Section 3 of this Act shall take effect on January 1, 2031.

SECTION 8. Section 15 of chapter 138 of the General Laws, as so appearing, is hereby further amended by inserting after the final paragraph, the following new paragraph:-

The in-store sale of alcoholic beverages by a licensee engaged in the sale of alcoholic beverages as so authorized under the provisions of this section shall be conducted through a face-to-face transaction between the customer and the licensee or between the customer and an authorized employee of the licensee who has attained the age of 18 years. In-store automated or self-checkout sales of alcoholic beverages by such licensees shall be prohibited.

SECTION 9. Section 23 of chapter 138 of the General Laws is hereby amended by striking out, in the third sentence of the twelfth paragraph, the phrase “alcoholic beverage sales” and inserting in place thereof the following phrase:- all retail sales.

SECTION 10. Section 34B of chapter 138 of the General Laws is hereby amended by inserting in the first sentence of the second paragraph after the phrase “or a valid United States issued military identification card,” the following phrase:- or a valid motor vehicle license issued by another state.

SECTION 11. Section 34B of said chapter 138 is hereby further amended by inserting in the second sentence of the second paragraph after the phrase “or motor vehicle license issued pursuant to said section eight,” the following phrase:- or a valid motor vehicle license issued by another state,

Additional Ballot Questions

As required by state law, this book contains information on all ballot questions submitted to the Secretary of the Commonwealth by July 6, 2022.

Additional ballot questions submitted after the printing deadline for this book may appear on your ballot.

Visit **www.VoteInMA.com** for information on any additional questions that may be on your November 8, 2022 State Election ballot. Sample ballots will be available online in October 2022.

Voting in 2022

This year, voters in Massachusetts have more options to vote than ever. You can vote:

- On Election Day, at your polling place; or
- During the early voting period, at an early voting site; or
- By mail, from your own home.

Every voter has the option to choose one of the above 3 voting options. No excuse is required to vote early or by mail.

Changes have also been made to give voters more time and opportunities to register to vote. Read on to learn more about registering and voting in 2022.

Voter Registration

Whether you plan to vote in person or by mail, you will need to make sure you are registered to vote. You can check your voter registration online at www.VoteInMA.com.

Beginning this year, the voter registration deadline is now **10 days** before every election.

In order to vote in the November 8, 2022 State Election, you must be registered to vote by **October 29, 2022**.

October 29 is also the deadline to make any changes to your voter registration, such as a change of address.

How to Register to Vote

Online – If you have a Massachusetts driver's license or state identification card, you can register to vote online at www.RegisterToVoteMA.com. You can also use this Online Voter Registration System to update your address or change your political party affiliation. Online registrations must be submitted no later than 11:59 p.m. on October 29.

By Mail – If you are not able to register online, you always have the option of registering to vote through the mail. Mail-in registration forms can be requested by calling 1-800-462-VOTE (8683). All mail-in voter registrations must be postmarked or delivered to your city or town hall by October 29.

In Person – Voter registration is available at each local election office, which is usually located in your city or town hall. You may find your local election office at www.VoteInMA.com. All local election offices must offer in-person voter registration on October 29 until 5 p.m.

Voting by Mail

Beginning this year, every registered voter in Massachusetts can vote by mail, without needing an excuse to do so. To vote by mail, you will need to submit a request to your local election official. Vote by Mail applications were recently mailed to every registered voter in Massachusetts.

If you've already applied to vote by mail, your ballot should soon be mailed to you. You can track your ballot online at **www.VoteInMA.com**

If you want to vote by mail and have not already applied, follow the steps below to request your ballot.

How To Vote By Mail

1. Check your voter registration at **www.VoteInMA.com**.

If you are not registered at your current address, you must update your registration before submitting your Vote by Mail application. The deadline to make any changes to your voter registration is October 29.

2. **Apply to vote by mail.**

You can complete the application by hand or electronically. Applications are available at **www.VoteInMA.com**. Be sure to include the address where you want the ballot to be mailed, if that address is different from the address where you are registered to vote.

If you want a paper application sent to you, call the

Elections Division at 1-800-462-VOTE (8683) to request one. In the alternative, you can apply simply by writing a letter to your local election official. The letter must include your name, the address where you are registered to vote, the address where you want the ballot mailed, and your signature.

3. **Submit your application** to your local election office as soon as possible.

Your Vote by Mail application must reach your local election office no later than **November 1**. It is recommended that Vote by Mail applications be submitted at least 2 weeks before Election Day.

Applications may be submitted online, by mail, email, fax, or in person. You can find contact information for your local election office at www.VoteInMA.com.

4. **Wait for your ballot to arrive.**

Local election officials will start mailing out ballots by early October and will continue to mail ballots as applications arrive, up until the application deadline of November 1.

5. **Return your ballot.**

All ballots being returned by mail must be **postmarked by November 8, 2022** and must **reach your local election official by November 12, 2022** in order to be counted.

All 2022 Vote by Mail ballot packages will include a pre-

addressed, postage pre-paid return envelope for you to use to return your ballot to your local election office. You may also return your ballot in person to the local election office, to a drop box in your city or town, or to an early voting site in your community.

If you decide not to vote by mail, you may vote in person as long as your ballot has not been accepted at your local election office. **Once your ballot has been accepted, you cannot take it back or vote again.**

The United States Postal Service recommends mailing your ballot back at least **7 DAYS before Election Day.**

Voting Early In-Person

Early Voting: October 22 – November 4

This year, in-person early voting has been expanded. Early voting will now be held over 15 days, with guaranteed weekend voting hours.

Who?

Any registered voter who has not already cast a ballot by mail can vote early in person. No excuse is needed to vote early.

When?

The early voting period will begin on Saturday, October 22 and end on Friday, November 4. Each city and town must offer early voting in at least one location. On the weekends of October 22-23 and October 29-30, every community must offer

some weekend voting. The number of hours each community must be open depends on the size of the city or town.

Note: Many cities and towns have limited business hours on Fridays. Be sure to consult your community's early voting schedule at **www.VoteInMA.com** when making a plan to vote.

Where?

You may vote early at any early voting site in the city or town where you are registered to vote. All cities and towns must have at least one early voting location, but they may choose to have more. Early voting locations are chosen by each city and town and will be published at **www.VoteInMA.com** at least 1 week before early voting begins.

How?

You do not need make an appointment or apply to vote early in person. You may simply go to any early voting location in your city or town and vote in person, like you do on Election Day. After you finish voting, you will seal your ballot in a ballot envelope, sign the affidavit on the envelope, and return it to an election official. Once you have handed in your ballot envelope and the clerk accepts it, your vote is final and you cannot take it back or vote again.

Remember:

Lines at early voting locations are often longer on the first and last days of the early voting period. Lines may also be longer on weekends. Voters who are able to cast their ballots during off-peak hours are encouraged to do so.

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In most cases, there are more polling places throughout each city and town on Election Day than there are early voting locations, which means that wait times may be shorter at your polling place than they are at your early voting location.

Find early voting schedules at www.VoteInMA.com, beginning October 14, 2022!

Voting on Election Day

All registered voters who do not vote by mail or vote early will be able to vote in person on Election Day on November 8, 2022. Polling places across Massachusetts will be open from **7 a.m. until 8 p.m.**

Where to Vote

On Election Day, you can vote at the polling place assigned to your precinct. Precincts were recently re-drawn in every city and town, so your precinct number or your polling place may have changed.

Visit www.VoteInMA.com to double-check your precinct and polling place before you go to vote on Election Day.

Preparing to Vote

By early October, you will also be able to visit www.VoteInMA.com to view a sample ballot, so that you can make your choices.

You have the right to bring notes with you to your polling place to help you fill out your ballot. You must remember to take any notes or materials with you when you leave the polling place.

Checking In

When you arrive at your polling place, you will need to check in with a poll worker. If there are lines for more than one precinct in your polling place, make sure to get in the line for your precinct. You can ask a poll worker for help if you aren't sure of your precinct, or you can visit www.VoteInMA.com to look up your polling place, which will also show you your ward or precinct number.

When you check in, you'll need to tell the poll worker your address and your name, so you can be found on the list. The poll worker is required to repeat your name and address back to you before marking you off on the list and handing you your ballot.

If your name can't be found on the list, you can ask the poll worker to contact the local election office to confirm your registration. If your registration can't be located, you have the right to cast a provisional ballot, which will be counted if your eligibility can be confirmed.

If you are required to show identification, you will be asked for it at the check-in table.

Identification

You may be asked to present identification if you're a first-time voter in Massachusetts, you're an inactive voter, or an election official has other reasonable cause to request identification from you.

You are not required to present photo identification in order to vote. Acceptable identification includes:

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- Driver's license
- State ID card
- Utility bill
- Bank statement
- Pay stub
- Government check
- Rent receipt on landlord's letterhead
- Letter from a dormitory or housing office on school letterhead
- Any other official document showing your name and address.

Any form of identification must show your name and current address.

If you are an inactive voter because you failed to return your annual street listing and you are unable to show identification, you will still be allowed to vote by casting a challenged ballot. These ballots are counted on Election Day and are only re-examined in the case of a recount.

If you are a first-time Massachusetts voter required by federal law to present identification, you will be allowed to cast a provisional ballot. You will need to return later with your ID in order for your ballot to be counted.

Voting

Once you have your ballot, you can go to a booth to mark your ballot privately. If you have children with you, you are allowed to bring them into the booth with you.

If you need assistance with voting, either due to disability or due to an inability to read your ballot, you may choose any person to accompany you into the booth to assist you.

If you prefer to mark your ballot independently, you may use the AutoMARK Voter Assist Terminal, which is available in every polling place. This machine will read your ballot to you, magnify your ballot, and assist you in marking your ballot.

If you do not want to use the AutoMARK and you didn't bring anyone with you to assist you, you may also ask for the assistance of two poll workers in marking your ballot.

Casting your Ballot

After you have made your choices, you may need to proceed to a check-out table. If your polling place does not have a check-out table, you will proceed directly to the ballot box.

Your polling place may use an electronic tabulator to count ballots or it may use a hand-crank manual ballot box.

Frequently Asked Questions

Voting by Mail

Do I have to vote by mail?

No. In-person voting is still available to anyone who does not want to vote by mail.

How soon do I need to apply?

As soon as possible! Your application must reach your local election office by **November 1**, but mail can take up to 1 week

to be delivered, so the sooner you apply, the more time you will have to return your ballot and make sure it counts.

If I request a mail-in ballot, can I change my mind and vote in person?

Once your ballot has been returned and accepted by your local election official, you cannot take it back or vote again. If you request a mail-in ballot but you do not return it to your local election official, you can vote in person during the early voting period or on Election Day.

Is voting by mail secure?

Yes. Before your local election official can send you a ballot, they must confirm you are a voter and record your application. When your local election official receives your ballot, they will check to make sure you have signed the ballot envelope and compare the signature to the one they have on file. This is important, because ballots must be rejected if the envelope is not signed. If your ballot has been accepted, you will be checked off on the list of voters and your ballot will be securely stored by the local election official until it can be counted.

What is the deadline to return my mail-in ballot?

In order for your ballot to be counted, it must be postmarked by **November 8, 2022** and received no later than **November 12, 2022**. The postal service recommends mailing your ballot back at least one week before Election Day.

How can I check if my ballot was received?

You can check the status of your ballot online at

www.VoteInMA.com. This shows whether your application has been received, the date the local election official mailed your ballot to you, and the date your ballot reaches the local election office.

Are all Vote by Mail ballots counted?

All ballots received on time will be counted if they are properly executed. Remember to sign your ballot envelope so your ballot can be counted! All ballot counting is transparent and open to public observation.

VOTING IN PERSON

When can I vote in person?

You can vote in person during the early voting period or on Election Day. The early voting period will begin on **October 22** and end on **November 4**. You can check the dates, times and locations at **www.VoteInMA.com**.

On **Election Day, November 8**, polling places will be open from 7 a.m. until 8 p.m. Visit **www.VoteInMA.com** to find your polling place. You may also call the Elections Division at 1-800-462- VOTE (8683) for help finding your polling place.

How do I find out what offices and candidates are on my ballot?

Sample ballots as well as instruction cards are posted at the polls on Election Day. You will also be able to view a sample ballot at **www.VoteInMA.com** in October.

I registered to vote, but my name is not on the voting list—what do I do?

If you registered to vote, but your name is not on the voting list, ask the election officer in charge of the polling place to check your registration with the city or town clerk to see if you may be registered in another precinct in that municipality. If they still can't find your name, you may cast a provisional ballot at the polling place. After the election, the local election official will search for records to confirm your voter registration. If your eligibility is confirmed, your ballot will be counted. If your eligibility cannot be confirmed, your ballot will remain sealed in an envelope.

What if I make a mistake on my ballot?

If you make a mistake on your ballot, you may request a new one. You may request up to two new ballots.

Can I bring materials into the polling place?

Yes, you may bring materials into the voting booth. You can bring pre-printed brochures or pamphlets or your own notes, but you cannot display those materials while in the polling location. You must take any materials with you when you leave the voting booth.

Election Security

Elections in Massachusetts are secure, verifiable, and transparent. With recent changes to our election laws, you may have questions about the safeguards in place to ensure that every vote is counted legally and accurately.

Verifiable Paper Trail

In Massachusetts, every voter casts a paper ballot. Ballots are counted either by an electronic tabulator or by election workers who tally the votes by hand.

No matter how your ballot was counted, election workers record all votes on a paper tally sheet in each polling place after polls close. All ballot counting and tallying takes place in public, with anyone welcome to observe the process.

Each local election office uses those tally sheets to compile unofficial results. Election results become official after they are checked thoroughly, certified by the local election official, reported to the Secretary of the Commonwealth's office, and certified again by the Governor and the Governor's Council.

Candidates always have the right to petition for a hand recount of ballots to verify that the official count was accurate.

Ballot Tabulators

All ballot tabulators in Massachusetts are certified for use by the federal Election Assistance Commission and the Secretary of Commonwealth.

Before each election, local election officials must hold public logic & accuracy testing of all tabulators that will be used in the election. Each tabulator is tested to make sure it is counting ballots accurately. The testing date, time, and location is publicly posted, and members of the public are welcome to observe. Local party committees are also invited to observe testing of the voting equipment.

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Only tabulators that count paper ballots are certified for use in Massachusetts. No voting tabulators in Massachusetts are connected to the internet.

Voting by Mail

Your Vote by Mail ballot will be checked in as quickly as possible after it reaches your local election office. Your local election official will open the outer mailing envelope and check your inner ballot envelope for your signature. The signature on the ballot envelope will be compared to the signature on file with your local election office.

If your ballot envelope is signed and accepted, your local election official will mark your name off the voter list so that you can't vote again. The voter list used at your polling place will show that you have already voted.

If your ballot is not accepted, you will be notified that your ballot needed to be rejected and you will still be able to vote in person. If time allows, you will be sent a replacement ballot to use to vote by mail.

All mail-in ballots are checked against the voter list before they are counted. This prevents any voter from voting more than once. A mail-in ballot that arrives after someone has voted in person will be rejected when the ballot is checked in.

Ballot Counting

When you vote in person at your polling place, you place your own ballot directly into the locked ballot box, where it remains until after polls close. Ballots inserted into tabulators are

counted as you insert them, while ballots inserted into other ballot boxes are counted in the polling place after polls close.

When you vote early in person or vote by mail, you place your ballot into a ballot envelope, which is kept sealed and secured until it is ready to be counted. Ballots are never unsealed until a public tabulation session has begun.

All ballots are counted in public, either at a central tabulation facility or at your polling place on Election Day. Before any early or absentee ballot is counted, the name and address on the envelope is read aloud and the voter's name is marked off on the voter list.

Observers are welcome to attend tabulation sessions, which must be publicly posted by your local election office. Any ballots not tabulated at a central tabulation facility are sent to the appropriate polling place to be inserted into the ballot box on Election Day.

Observers are also welcome in polling places to watch the voting process and the counting of ballots at the end of the night. Observers must not interfere with the voting process and must observe from a designated location outside of the voting area.

Election Results

For the November 8, 2022 State Election, unofficial election results reported on Election Night will include all ballots counted through November 8. Those results will include:

- All ballots cast during the early voting period;

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- All mail-in ballots returned by November 7;
- All ballots cast in person on Election Day.

Ballots returned by mail or drop box on Election Day will be sent to be processed at the local election office, so that signatures on the ballot envelopes can be examined and voter lists can be consulted.

Mail-in ballots that arrive by November 12, 2022 will be counted as long as they are postmarked by Election Day.

After voting lists from polling places have been returned to the local election office, the election officials will check any ballots that arrived on or after Election Day against those lists to determine if the voter who returned the ballot has already voted in person. Ballots from voters who have already voted will be rejected.

Ballots that are accepted on or after Election Day will be counted during a public counting session to be held after 5 p.m. on November 12. Vote tallies will be amended to reflect those additional ballots before the results become official.

Be a Poll Worker!

One of the best ways that you can help make sure Massachusetts holds successful elections this year is by offering your time to be a poll worker.

Poll workers are needed across the Commonwealth on November 8, and many communities will also need workers to assist with early voting.

Poll workers are hired by local election officials to help check

in voters, distribute ballots, tally votes, and assist voters in the polling place.

Generally, poll workers must be registered voters of the Commonwealth, though up to 2 poll workers per precinct may be 16 or 17 years old.

If you are able to offer your time to be a poll worker, please visit the Elections Division's website, www.VoteInMA.com, to find contact information for the local election office where you would like to work. You do not need to be a resident of a city or town in order to be a poll worker there.

Military and Overseas Voters

In Massachusetts, members of the Uniformed Services serving on **active duty**, their families, and U.S. citizens residing overseas are eligible to vote in all elections. These voters **do not need to register to vote to request an absentee ballot**. Absentee ballots can be requested using the Federal Post Card Application or any form of written communication. **A family member can request** that an absentee ballot be sent to the voter as well.

These voters can request that their absentee ballots be sent to them by mail, fax, or e-mail; ballots may also be returned to the local election officials by any of these methods.

Massachusetts also allows military and overseas voters to vote absentee in all elections by using the Federal Write-in Absentee Ballot (FWAB). The FWAB can be used to vote any time before an election, even if the voter did not apply

for an absentee ballot. After voting on the FWAB, the voter may submit it by mail or electronically. Both the Federal Post Card Application and the Federal Write-in Absentee Ballot may be found on the website of the Federal Voting Assistance Program, www.FVAP.gov.

Massachusetts Voters' Bill of Rights

Your voting rights are protected. These rights are guaranteed to qualified registered voters.

1. You have the right to vote if you are a qualified registered voter.
2. You have the right to cast your ballot in a manner that ensures privacy. You have the right to vote without any person trying to influence your vote and to vote in a booth that prevents others from watching you mark your ballot.
3. You have the right to remain in the voting booth for five (5) minutes if there are other voters waiting and for ten (10) minutes if there are no other voters waiting.
4. You have the right to receive up to two (2) replacement ballots if you make a mistake and spoil your ballot.
5. You have the right to request assistance when voting from anyone of your choice. If you do not bring someone with you, you have the right to have two (2) poll workers assist you.
6. You have the right to vote if you are disabled. The

polling place must be accessible, and there must be an accessible voting booth.

7. You have the right to vote if you cannot read or write or cannot read or write English.
8. You have the right to vote but must show identification if: you are a first-time voter who registered to vote by mail and did not submit identification with the voter registration form; or your name is on the inactive voter list; or your vote is being challenged; or if requested by a poll worker. Acceptable forms of identification are: Massachusetts driver's license, other printed documentation containing your name and address such as a recent utility bill, rent receipt on landlord's letterhead, lease, or a copy of a voter registration acknowledgment or receipt.
9. You have the right to vote by absentee ballot if: you will be absent from your city or town on Election Day; or if you have a physical disability that prevents your voting at the polling place; or if you cannot vote at the polls due to religious belief.
10. You have the right to cast a provisional ballot if you believe you are a qualified registered voter but a poll worker tells you that you are ineligible to vote.
11. You have the right to follow up any challenge to your right to vote through the complaint process.
12. You have the right to vote if you are not currently incarcerated for a felony conviction and have registered

as a voter after your release.

13. You have the right to take this Voters' Bill of Rights or any other papers, including a sample ballot, voter guide or campaign material into the voting booth with you. Please remember to remove all papers when you leave the booth.
14. You have the right to vote at your polling place any time between 7 a.m. and 8 p.m. for state and federal elections—hours may vary for local elections. If you are in line at your polling place when the polls close at 8 p.m., you have the right to vote.
15. You have the right to bring your children into the voting booth with you.

If you feel that your right to vote has been violated in any way, call the Secretary of the Commonwealth's Elections Division at 1-800-462-VOTE (8683). This call is free within Massachusetts.

Have You Been a Victim of Investment Fraud?

The Secretary of the Commonwealth's office regulates and enforces laws relating to investments of all kinds that are offered or sold in Massachusetts.

The Secretary's office has been successful in returning millions of dollars directly back to defrauded investors and protecting the securities markets.

See if some of these situations are similar to yours:

- An elderly Massachusetts resident hired a local attorney to assist with providing legal services for the resident's ailing spouse. The attorney convinced the resident to transfer hundreds of thousands of dollars purportedly to purchase an annuity. The resident contacted the Secretary's office when he learned that the attorney never actually purchased the annuity. The Securities Division successfully pursued the attorney for making misleading statements, recovering all money for the victim, and permanently banning the attorney from the securities industry.
- The Secretary's office was successful in recovering thousands of dollars for residents when a large financial institution lost records or claimed the individuals were deceased, when in fact they were alive, in connection with missing annuity benefits.
- Two rogue brokers from a broker-dealer engaged in excessive trading in an elderly man's account in order to generate substantial commissions for themselves. The agents concealed the amount charged to the customer so he would not detect the churning of his account. The customer contacted the Secretary's office and was able to recover some of the excessive fees charged to his account, and the brokerage firm was permanently barred from doing business in Massachusetts.
- A broker-dealer failed to ensure the suitability and supervision of financial professionals in connection with

the management of retirement assets including non-traded REITs. The Securities Division was able to secure restitution for those affected Massachusetts residents.

- A real estate company was permanently banned from offering fraudulent real estate investments to Massachusetts residents. The Secretary's office was able to order the company to offer reimbursements to all Massachusetts investors, pay an administrative fine, and stop all sales in Massachusetts.
- A broker used a misleading radio advertisement campaign to lure investors. The Securities Division was able to take action to shut down the advertisement and prohibit the financial professional from continuing to use it.
- An individual preyed on his elderly relatives to obtain total control over their brokerage accounts and steal their money to use for personal expenses. They notified the Secretary's office when he admitted what he did, and the office was able to get the brokerage firm to reimburse the stolen funds.
- A retired couple hired an investment adviser to help them with their finances. He put them into a product for which he earned a large commission, but the product was unsuitable for their needs, and the couple incurred substantial fees. The office was able to help get them out of the product and get the fees reimbursed to them.

If you need help you can reach the Secretary's office toll-free at **1-800-269-5428**.

Services of the Secretary of the Commonwealth

Citizen Information Service functions as the primary information and referral agency for the state, offering information on state programs and agencies. CIS attempts to answer all requests by providing either direct assistance or an immediate referral to the appropriate agency. As part of its goal to make state government more accessible to the public, CIS has established a publication series on specific topics of interest, including:

- The Citizens' Guide to State Services: A Selective Listing of Government Agencies and Programs, with addresses, phone numbers and agency descriptions. Price: \$26 (\$19 plus \$7 shipping cost). Free online at **www.sec.state.ma.us/cis**. Available from the State House Bookstore.
- Welcome to Massachusetts: A Practical Guide to Living in the State - Free.
- Automobile Excise Tax - Free.
- Safe and Sanitary Housing for Massachusetts Residents - Free.
- Veterans Laws and Benefits Guide - Free.
- Massachusetts Facts: A Review of the History, Government and Symbols of the State, for junior high to high school age students - Free.

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Telephone: 617-727-7030 or 1-800-392-6090 (toll-free in Massachusetts only)

Website: www.sec.state.ma.us/cis

Email: cis@sec.state.ma.us

The Elections Division administers all state elections, provides information on voting, and supplies election materials to the public, candidates, and government officials.

Telephone: 617-727-2828 or 1-800-462-VOTE (8683)

Website: www.sec.state.ma.us/ele

Email: elections@sec.state.ma.us

The Securities Division works to protect Massachusetts investors by registering broker-dealers and investment advisers, requiring that high-risk securities be registered, investigating complaints, and taking appropriate enforcement and disciplinary actions.

Telephone: 617-727-3548 or 1-800-269-5428

Website: www.sec.state.ma.us/sct

Email: securities@sec.state.ma.us

The Public Records Division administers the Public Records Law, assists agencies and municipalities with records management, certifies documents for use abroad, performs oaths of office, and maintains records of gubernatorial appointments and commissions.

Telephone: 617-727-2832

Website: www.sec.state.ma.us/pre

Email: pre@sec.state.ma.us

Real Estate Records. Foreclosure and Homestead Information - Massachusetts is divided into 21 registry districts with an elected Register of Deeds responsible for each office. Documents related to the ownership of real estate within the district are recorded at the Registry of Deeds.

Website: www.masslandrecords.com

The Massachusetts Archives collects, catalogs, and preserves records of enduring value from nearly 400 years of state government. It serves as a vital resource to scholars, genealogists, and students and as an advisor to the historical records community in Massachusetts.

Telephone: 617-727-2816

Website: www.sec.state.ma.us/arc

Email: archives@sec.state.ma.us

The Commonwealth Museum brings Massachusetts history alive through exhibits, outreach and student programs and publications.

Telephone: 617-727-9268

Website: www.commonwealthmuseum.org

The Massachusetts Historical Commission is the state agency responsible for historical preservation in the Commonwealth. It offers assistance to communities in listing properties with the National Register of Historic Places and establishing local historic districts.

Telephone: 617-727-8470

Website: www.sec.state.ma.us/mhc

Email: mhc@sec.state.ma.us

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The State Bookstore offers a wide range of books and pamphlets published by the Secretary of the Commonwealth and other state agencies, including the Code of Massachusetts Regulations. A free Bookstore Catalog is available.

Telephone: 617-727-2834

Website: www.sec.state.ma.us/spr

Email: bookstore@sec.state.ma.us

The Regional Offices in Springfield and Fall River offer many of the services provided by the Boston office and bring state government closer to the citizens of Massachusetts.

Springfield: 413-784-1376

Fall River: 508-646-1374

Website: www.sec.state.ma.us/wso

The Corporations Division is responsible for registering all Massachusetts profit and non-profit business entities and providing immediate summary information about almost 400,000 entities doing business in the state.

Telephone: 617-727-2850

Website: www.sec.state.ma.us/cor

Email: corpinfo@sec.state.ma.us

Other Divisions Include:

Lobbyist:

Telephone: 617-727-9122

Website: www.sec.state.ma.us/lob

Email: lob@sec.state.ma.us

State Publications and Regulations

Telephone: 617-727-2831

Website: www.sec.state.ma.us/spr

Email: regs@sec.state.ma.us

State House Tours:

Telephone: 617-727-3676

Website: www.sec.state.ma.us/trs

Email: mastatehousetours@sec.state.ma.us

Help for Victims of Domestic Violence

Massachusetts tries to protect victims of domestic violence, sexual assault, or stalking by helping them establish new confidential addresses to prevent perpetrators of violence from finding relocated victims.

This program, called the Address Confidentiality Program (ACP), is administered by the Secretary of the Commonwealth.

In order to be certified as a program participant, an applicant must show that disclosure of their address threatens the safety of the applicant or the applicant's children. ACP permits program participants to use a substitute mailing address when interacting with government agencies. The substitute address is used as the program participant's legal residence, as well as work and/or school address. Consequently, government records may be disclosed to the public without identifying the victim's new location.

Low-income families in need of relocation assistance who otherwise qualify for ACP may be eligible to apply for

Residential Assistance for Families In Transition (RAFT) program funds, a program administered through the Department of Housing and Community Development that can help with the short-term financial costs of moving, such as first and last month's rent and security deposits.

How do I locate an application assistant to initiate the application process?

You may call ACP at 1-866-SAFE-ADD in order to locate an application assistant. You may also contact an agency or non-profit program that provides counseling, referral, shelter or other specialized services to victims of domestic abuse, rape, sexual assault, or stalking.

Voter Checklist

Tear out and take to the polls.

Ballot Questions

Question 1 Yes No

Question 2 Yes No

Question 3 Yes No

Ballot Offices

Offices on the ballot in 2022 appear in the following order:

Governor and Lieutenant Governor _____

Attorney General _____

Secretary of State _____

Treasurer _____

Auditor _____

Representative in Congress _____

Councillor _____

Senator in General Court _____

Representative in General Court _____

District Attorney _____

Sheriff _____

County Commissioner (select counties) _____

Register of Deeds (Bristol Southern District only) _____

Notes:

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Notes:



William Francis Galvin
Secretary of the Commonwealth
One Ashburton Place, Room 1705
Boston, MA 02108

Non-Profit Org.
ECRWSS
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Commonwealth



OFFICIAL DOCUMENT

Residential Customer VOTERS



Printed on recycled paper

Information for Voters

is sent to voters by mail to residential addresses, to voters residing in group quarters and to convenient public locations throughout the Commonwealth. Limited additional copies may be obtained at local city and town halls and some libraries, or by calling Secretary Galvin's Elections Division at 617-727-2828 or 1-800-462-VOTE (8683); or Citizen Information Service at 617-727-7030 or 1-800-392-6090. TTY users may call MassRelay at 800-720-3480. Be sure to visit our website at **www.sec.state.ma.us**. An audio or braille edition is also available from the Braille and Talking Book Library in Watertown at 1-800-852-3133.