S T A T E O F N E W Y O R K

3558

2009-2010 Regular Sessions

I N S E N A T E

March 24, 2009

Introduced by Sen. ADAMS -- read twice and ordered printed, and when printed to be committed to the Committee on Labor

AN ACT to direct the commissioner of labor, in consultation with the superintendent of insurance, to study the feasibility of developing and implementing an insurance plan to provide benefits to unemployed persons upon the expiration of unemployment benefits; and providing for the repeal of such provisions upon expiration thereof

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. Legislative intent. The legislature finds that the continuous downsizing of employees by the public and private sectors has created great concerns relative to long term stability in employment. A recent study indicates that projected job employment for persons under age forty will average four and one-half years per employment placement. This employment instability is further aggravated by actual and projected exportation of domestic jobs.

The legislature further finds that state government officials regardless of political party affiliation have all expressed concern relative to payment of persons on the public assistance rolls, and have urged various "workfare not welfare" programs. It is clear that this recent employment enigma can only further exacerbate this unemployment discussion.

Accordingly it is prudent that the state develop an insurance plan that provides for persons who may encounter such an employment predicament. Such a plan would lessen the burden of public support, and provide for the stable financial management of dislocated employees. Such insurance plan would provide benefits upon the expiration of unemployment benefits if the unemployment condition prevails. Contributions to the insurance program would derive from deductions through employees' salaries. Such deductions would be no more than ten percent of annual salary. Unspent accounts would be refunded after an employee attains the

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets [ ] is old law to be omitted.

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age of fifty-five. The intent of this legislation is to provide employees with insurance against job insecurity.

S 2. The commissioner of labor, in consultation with the superintendent of insurance, shall study the feasibility of developing and implementing an insurance plan to provide benefits to unemployed persons upon the expiration of unemployment benefits. Such study shall include:

1. the manner in which insurance premiums shall be paid to such plan including payroll deductions from employee salaries;

2. the amount of such payroll deductions not exceeding ten percent of such employee salaries;

3. a mechanism to refund to employees premiums paid by employees that were not paid on such employees' behalf; and

4. any other information that the commissioner of labor deems relevant and necessary.

S 3. A report of the findings of such study, recommendations of the commissioner of labor and any proposed legislation necessary to implement such findings shall be filed with the governor, the temporary president of the senate and the speaker of the assembly within one year after the effective date of this act.

S 4. This act shall take effect immediately and shall expire and be deemed repealed one year after such date.