

2422

2013-2014 Regular Sessions

I N S E N A T E

January 17, 2013

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 financial services, 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:

1 Section 1. Legislative intent. The legislature finds that the contin-
2 uous downsizing of employees by the public and private sectors has
3 created great concerns relative to long term stability in employment. A
4 recent study indicates that projected job employment for persons under
5 age forty will average four and one-half years per employment placement.
6 This employment instability is further aggravated by actual and project-
7 ed exportation of domestic jobs.
8 The legislature further finds that state government officials regard-
9 less of political party affiliation have all expressed concern relative
10 to payment of persons on the public assistance rolls, and have urged
11 various "workfare not welfare" programs. It is clear that this recent
12 employment enigma can only further exacerbate this unemployment
13 discussion.
14 Accordingly it is prudent that the state develop an insurance plan
15 that provides for persons who may encounter such an employment predica-
16 ment. Such a plan would lessen the burden of public support, and
17 provide for the stable financial management of dislocated employees.
18 Such insurance plan would provide benefits upon the expiration of unem-
19 ployment benefits if the unemployment condition prevails. Contributions
20 to the insurance program would derive from deductions through employees'
21 salaries. Such deductions would be no more than ten percent of annual
22 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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1 age of fifty-five. The intent of this legislation is to provide employ-
2 ees with insurance against job insecurity.

3 S 2. The commissioner of labor, in consultation with the superinten-
4 dent of financial services, shall study the feasibility of developing
5 and implementing an insurance plan to provide benefits to unemployed
6 persons upon the expiration of unemployment benefits. Such study shall
7 include:

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

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

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

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

16 S 3. A report of the findings of such study, recommendations of the
17 commissioner of labor and any proposed legislation necessary to imple-
18 ment such findings shall be filed with the governor, the temporary pres-
19 ident of the senate and the speaker of the assembly within one year
20 after the effective date of this act.

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