TO VOTE, MARK A CROSS **X** IN THE SQUARE AT THE RIGHT OF YOUR CHOICE.

GOVERNOR and LIEUTENANT GOVERNOR

Vote for ONE

- DIEHL and ALLEN — Republican
- HEALEY and DRISCOLL — Democratic
- REED and EVERETT — Libertarian

ATTORNEY GENERAL

Vote for ONE

- ANDREA JOY CAMPBELL — Democratic — 37 Groveland St. Boston
- JAMES R. McMAHON, III — Republican — 14 Canal View Rd., Bourne

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

TREASURER

Vote for ONE

- DEBORAH B. GOLDBERG — Democratic — 37 Hyslop Rd., Brookline — Candidate for Re-election
- CHRISTINA CRAWFORD — Libertarian — 100 Prospect St., Sherborn

AUDITOR

Vote for ONE

- ANTHONY AMORE — Republican — 247 Washington St., Winchester
- DIANA DiZOGLIO — Democratic — 30 Olive St., Methuen
- GLORIA A. CABALLERO-ROCA — Green-Rainbow Party — 5 Whiting Ave., Holyoke
- DOMINIC GIANNONE, III — Workers Party — 69 Birchbrow Ave., Weymouth
- DANIEL RIEK — Libertarian — 9 Brady Point, Yarmouth

REPRESENTATIVE IN CONGRESS

NINTH DISTRICT — Vote for ONE

- BILL KEATING — Democratic — 10 Briarwood Ln., Bourne — Candidate for Re-election
- JESSE G. BROWN — Republican — 61 John Alden Rd., Plymouth

COUNCILLOR

FIRST DISTRICT — Vote for ONE

- JOSEPH C. FERREIRA — Democratic — 258 Seaview Ave., Swansea — Candidate for Re-election

SENATOR IN GENERAL COURT

CAPE & ISLANDS DISTRICT — Vote for ONE

- JULIAN ANDRE CYR — Democratic — 176 Rt. 6, Truro — Candidate for Re-election
- CHRISTOPHER ROBERT LAUZON — Republican — 443 Flint St., Barnstable

REPRESENTATIVE IN GENERAL COURT

BARNSTABLE, DUKES & NANTUCKET DISTRICT — Vote for ONE

- DYLAN FERNANDES — Democratic — 11 George St., Falmouth — Candidate for Re-election

DISTRICT ATTORNEY

CAPE & ISLANDS DISTRICT — Vote for ONE

- ROBERT JOSEPH GALIBOIS — Democratic — 61 B Pine Ln., Barnstable
- DANIEL HIGGINS — Republican — 71 Sheep Meadow Rd., Barnstable

SHERIFF

DUKES COUNTY — Vote for ONE

- ROBERT OGDEN — Democratic — 223 Vineyard Meadows Farm, West Tisbury — Candidate for Re-election

COUNTY COMMISSIONER

DUKES COUNTY — Vote for not more than SEVEN

- TRISTAN R. ISRAEL — Democratic — 77 Snake Hollow, Tisbury — Candidate for Re-election
- DONALD R. LEOPOLD — Democratic — 11 South Ridge Rd., Chilmark — Candidate for Re-election
- CHRISTINE CATHERINE TODD — Democratic — 64 Pennacook Ave., Oak Bluffs — Candidate for Re-election
- RICHARD G. WHARTON — Democratic — 8 Gorham Ave., Oak Bluffs — Candidate for Re-election
- DOUGLAS RUSKIN — Democratic — 100 Stoney Hill Rd., West Tisbury
- JAMES WILSON KLINGENSMITH — Democratic — 10 Danis Way, West Tisbury

MARTHA'S VINEYARD COMMISSION

Vote for NINE

- JEFFREY AGNOLI — 50 Martha's Rd., Edgartown — Candidate for Re-election
- CLARENCE A. BARNES, III — 300 State Rd., Tisbury — Candidate for Re-election
- CHRISTINA BROWN — 32 Pine St., Edgartown — Candidate for Re-election
- FRED J. HANCOCK — 31 Dudley Ave., Oak Bluffs — Candidate for Re-election
- BENJAMINE F. ROBINSON — 172 Main St., Tisbury — Candidate for Re-election
- ERNEST DOUGLAS SEDERHOLM — 29 Willow Tree Hollow, West Tisbury — Candidate for Re-election
- LINDA BAUER SIBLEY — 31 Shadbush Ln., West Tisbury — Candidate for Re-election
- JAY M. GROSSMAN — 36 Hammett Ln., Chilmark

Vote for not more than five candidates. The persons who receive the highest vote totals from each town will be the representatives of the member towns to the Up-Island Regional School Committee. The two persons who receive the next highest vote totals will be the at-large members, regardless of where they live in the district.

REGIONAL SCHOOL COMMITTEE

UP-ISLAND (4 YEARS) — Vote for not more than FIVE

- ROXANE ACKERMAN — 11 Church St., Aquinnah — Candidate for Re-election
- ROBERT LIONETTE — 7 Ridge Hill Rd., Chilmark — Candidate for Re-election
- JEFFREY S. "SKIPPER" MANTER — 25 Pond View Farm Rd., West Tisbury — Candidate for Re-election
- ALEXANDER SALOP — 10 Tiah's Cove Rd., West Tisbury — Candidate for Re-election
- JAMES NEWMAN — 8 Briar Path, Aquinnah

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.

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

YES	
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.

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

YES	
NO	

TO VOTE, MARK A CROSS **X** IN THE SQUARE AT THE RIGHT OF YOUR CHOICE.

QUESTION 3
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 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 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.

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.

YES	
NO	

QUESTION 4
REFERENDUM ON AN EXISTING LAW

Do you approve of a law summarized below, which was approved by the House of Representatives and the Senate on May 26, 2022?

SUMMARY

This law allows Massachusetts residents who cannot provide proof of lawful presence in the United States to obtain a standard driver's license or learner's permit if they meet all the other qualifications for a standard license or learner's permit, including a road test and insurance, and provide proof of their identity, date of birth, and residency. The law provides that, when processing an application for such a license or learner's permit or motor vehicle registration, the registrar of motor vehicles may not ask about or create a record of the citizenship or immigration status of the applicant, except as otherwise required by law. This law does not allow people who cannot provide proof of lawful presence in the United States to obtain a REAL ID.

To prove identity and date of birth, the law requires an applicant to present at least two documents, one from each of the following categories: (1) a valid unexpired foreign passport or a valid unexpired Consular Identification document; and (2) a valid unexpired driver's license from any United States state or territory, an original or certified copy of a birth certificate, a valid unexpired foreign national identification card, a valid unexpired foreign driver's license, or a marriage certificate or divorce decree issued by any state or territory of the United States. One of the documents presented by an applicant must include a photograph and one must include a date of birth. Any documents not in English must be accompanied by a certified translation. The registrar may review any documents issued by another country to determine whether they may be used as proof of identity or date of birth.

The law requires that applicants for a driver's license or learner's permit shall attest, under the pains and penalties of perjury, that their license has not been suspended or revoked in any other state, country, or jurisdiction.

The law specifies that information provided by or relating to any applicant or license-holder will not be a public record and shall not be disclosed, except as required by federal law or as authorized by Attorney General regulations, and except for purposes of motor vehicle insurance.

The law directs the registrar of motor vehicles to make regulations regarding the documents required of United States citizens and others who provide proof of lawful presence with their license application.

The law also requires the registrar and the Secretary of the Commonwealth to establish procedures and regulations to ensure that an applicant for a standard driver's license or learner's permit who does not provide proof of lawful presence will not be automatically registered to vote.

The law takes effect on July 1, 2023.

A YES VOTE would keep in place the law, which would allow Massachusetts residents who cannot provide proof of lawful presence in the United States to obtain a driver's license or permit if they meet the other requirements for doing so.

A NO VOTE would repeal this law.

YES	
NO	

STATE ELECTION

MASSACHUSETTS

OFFICIAL
EARLY/ABSENTEE
BALLOT

William Francis Galvin

WILLIAM FRANCIS GALVIN
SECRETARY OF THE
COMMONWEALTH

CHILMARK

134

TUESDAY
NOVEMBER 8, 2022