

## Hawaii

### ■ HAWAII PREPAID HEALTH CARE ACT

TERMS: Farm and plantation operators and all other employers are required to provide health care coverage to each non-seasonal worker who is employed at least 20 hours a week and receives at least \$802 a month in wages. Each such worker is entitled to hospital care, surgical services, doctor visits, lab tests, X-ray services, and maternity benefits. Employers must contribute no less than one-half the total cost of providing prepaid health insurance, and may withhold up to 1.5 percent of each worker's wages to finance the balance.

Currently, the state labor department recognizes only three categories of seasonal agricultural employment, in which workers are not entitled to prepaid health care coverage during their seasonal periods: (1) cultivating, harvesting and processing of coffee, (2) cultivating, harvesting and processing of macadamia nuts, and (3) cultivating, harvesting, processing, canning and warehousing of pineapples.

Seasonal workers and others who are not eligible for coverage are not required to pay contributions to the health care plan.

ENFORCEMENT: *Disability Compensation Division, Department of Labor and Industrial Relations, Honolulu, Hawaii 96813 (808-586-9200).*

## Massachusetts

### ■ **MINIMUM FAIR WAGE LAW (*MIGRANT WORKER COMPULSORY HEALTH INSURANCE*)**

TERMS: Every agricultural employer who employs and furnishes housing to a migrant farmworker not under a government-approved employment contract must, after 10 days of employment, provide the worker with health insurance covering hospitalization, hospital services and supplies, X-ray examination, surgical fees, and in-hospital doctors' fees.

The employer is required to pay at least 60 percent of the cost of providing coverage, but the employer may deduct up to 40 percent of the weekly premium from the worker's wages. In any week when an insured worker is disabled and unable to work, the employer is legally responsible for paying the entire premium for that week.

ENFORCEMENT: *Massachusetts Department of Labor Standards, Boston, Massachusetts 02114 (617-626-6952)*. A migrant farmworker who is living in housing provided by the employer, has been on the job for more than 10 days, and has reason to believe he or she is not covered by a required health insurance policy should contact the Department.

## Minnesota

### ■ STATE LABOR LAWS (*HEALTH INSURANCE FOR MIGRANT LABOR*)

TERMS:

**Required Insurance** — Anyone who employs 5 or more recruited migrant workers in Minnesota must provide health care insurance covering the workers during the period of employment. Coverage applies only to those workers who meet *all four* of these conditions:

- (1) Are not residents of Minnesota.
- (2) Are employed or were recruited for employment in the processing of agricultural products and not as field workers.
- (3) Are offered some type of housing or transportation benefits by the employer.
- (4) Do not have comparable health care insurance.

**Exception** — An employer is not required to purchase insurance for any worker who performs only on-farm services, or who processes agricultural products on or off the farm in a plant where more than half the crops being processed are grown by that same employer.

**ENFORCEMENT:** *Job Service Division, Minnesota Department of Employment and Economic Development, St. Paul, Minnesota 55101 (651-259-7114; toll-free 800-657-3858).* A migrant farmworker who is recruited for agricultural processing work and who has reason to believe he or she is not being provided the health insurance coverage required by these provisions should contact the Department, at any local WorkForce Center.