

# Exhibit 28



THE COMMONWEALTH OF MASSACHUSETTS

EXECUTIVE DEPARTMENT

STATE HOUSE • BOSTON 02133

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HD 5160

MITT ROMNEY  
GOVERNOR

KERRY HEALEY  
LIEUTENANT GOVERNOR

April 12, 2006

To the Honorable Senate and House of Representatives:

Pursuant to the provisions of Section 5 of Article 63 of the Amendments to the Constitution, I am today signing House Bill No. 4479, "An Act Providing Access to Affordable, Quality, Accountable Health Care."

With the signing this law today, every resident will have health insurance by 2009. An achievement like this comes around once in a generation, and it proves that government can work when people of both parties reach across the aisle for the common good. Today, Massachusetts is leading the way with health insurance for everyone, without a government takeover and without raising taxes.

By allowing insurers greater flexibility to design and offer more consumer responsive health insurance products and by remedying market breakdowns by merging the small group and non-group markets, this law will substantially reduce the average monthly premium for individuals and small businesses. In order to simplify the offer and purchase of insurance, especially by small businesses, the law creates a new independent authority call the insurance Commonwealth Care Health Insurance Connector Authority. The Connector will offer a choice of comprehensive, good value health insurance products to individuals and to small businesses for purchase on a pre-tax basis.

For those residents of the Commonwealth who do not qualify for Medicaid, but do not earn enough annual income to purchase health insurance on their own, this law will provide Commonwealth Care, a sliding scale premium assistance program for the purchase of private health insurance. With the creation of Commonwealth Care, every resident of the Commonwealth will be able to buy health insurance according to their means.

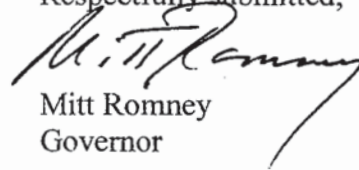
Because this law will result in a greater availability of affordable health insurance products and subsidies will be provided to the working poor, it is fair to expect that all Massachusetts residents have health insurance by July 1, 2007. No longer can individuals free ride by seeking healthcare and expecting society to bear the cost.

Lastly, but perhaps most critically, this bill takes bold steps to contain healthcare costs. By putting an end to cost-shifting from the uninsured and from the Medicaid program, businesses and individual will no longer bear the cost of others' healthcare. This bill places critical healthcare cost and quality information in the hands of businesses and consumers. By creating cost and quality transparency, individuals will make more informed decisions about where and how to seek care.

In addition, I am vetoing in their entirety those sections of House 4479 itemized in Attachment A of this message, for the reasons set forth in that attachment.

The remainder of the bill I hereby approve.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Mitt Romney", written in a cursive style. The signature is positioned to the left of the printed name and title.

Mitt Romney  
Governor

**Attachment A**  
**Health Care Reform**  
**Veto Items: Outside Sections**

Public Health Council

Section 5

I am vetoing this section because the Legislature has given authority to private organizations to make appointments to the Public Health Council. Appointment of these members as prescribed by the legislature in this section is a violation of the separation of powers required by the Massachusetts Constitution.

MassHealth Eligibility for AWSS

Section 27

I am vetoing this section because it codifies into General Law, MassHealth Essential Benefits for special status aliens, and specifically mandates that the benefits shall not be subject to sponsor income deeming or related restrictions. Federal reimbursement for medical coverage for special status aliens was eliminated by President Bill Clinton in 1996, when he signed into law a measure requiring sponsors to sign an affidavit swearing they will take personal financial responsibility for these aliens in their care. It is important to take into consideration the financial status of the sponsor in determining if the medical coverage for these special status aliens should be made available.

MassHealth Optional Services

Section 29

I am vetoing this section because it will cost \$75 million annually and is therefore financially unsustainable. Furthermore, this provision would extend to adult Medicaid recipients a dental benefit not provided by 60 percent of employers in Massachusetts.

Establishes Fair Share Assessment

Section 47

I am vetoing this section because it is not necessary to implement or finance health care reform.

Waivers and Federal Financial Participation

Section 112

I am vetoing this section because it inappropriately imposes Legislative controls on Executive Branch management decisions.

Behavioral Health Procurement Report

Section 113

I am vetoing this section because it inappropriately imposes Legislative controls on Executive Branch management decisions.

Report on Fair Share Assessment Impact

Section 134

I am vetoing this section consistent with my veto of section 47 of this act.

Terms of Public Health Council

Section 137

I am vetoing this section consistent with my veto of section 5 of this act.