HOUSE No. 836

The Commonwealth of Massachusetts

PRESENTED BY:

Ruth B. Balser

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act requiring mental health parity for disability policies.

PETITION OF:

| NAME: | DISTRICT/ADDRESS: | DATE ADDED: |
|------------------------|-------------------------------|-------------|
| Ruth B. Balser | 12th Middlesex | |
| Brian A. Joyce | Norfolk, Bristol and Plymouth | 1/16/2013 |
| Martin J. Walsh | 13th Suffolk | 1/15/2013 |
| Carl M. Sciortino, Jr. | 34th Middlesex | 1/30/2013 |
| Aaron Vega | 5th Hampden | 1/31/2013 |
| Paul R. Heroux | 2nd Bristol | 2/1/2013 |
| David M. Rogers | 24th Middlesex | 1/31/2013 |
| Angelo M. Scaccia | 14th Suffolk | |
| Brian R. Mannal | 2nd Barnstable | 1/31/2013 |
| Leonard Mirra | 2nd Essex | 1/31/2013 |
| Denise Provost | 27th Middlesex | 1/31/2013 |
| Bruce E. Tarr | First Essex and Middlesex | |
| Kay Khan | 11th Middlesex | |
| Michael J. Barrett | Third Middlesex | 1/29/2013 |
| James J. O'Day | 14th Worcester | 2/1/2013 |
| Tom Sannicandro | 7th Middlesex | 2/1/2013 |
| James B. Eldridge | Middlesex and Worcester | 1/29/2013 |
| Colleen M. Garry | 36th Middlesex | |

| Denise Andrews | 2nd Franklin | |
|----------------------|----------------|--|
| Ellen Story | 3rd Hampshire | |
| Martha M. Walz | 8th Suffolk | |
| Jeffrey Sánchez | 15th Suffolk | |
| Paul McMurtry | 11th Norfolk | |
| Kenneth I. Gordon | 21st Middlesex | |
| Jonathan Hecht | 29th Middlesex | |
| Sheila C. Harrington | 1st Middlesex | |

HOUSE No. 836

By Ms. Balser of Newton, a petition (accompanied by bill, House, No. 836) of Ruth B. Balser and others relative to the effect of certain behavioral health disorders on certain disability insurance policies. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION SEE HOUSE, NO. 1174 OF 2011-2012.]

The Commonwealth of Alassachusetts

In the Year Two Thousand Thirteen

An Act requiring mental health parity for disability policies.

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Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- SECTION 1. Section 108 of chapter 175 of the General Laws is hereby amended by adding the following:-
- "13. No individual policy of short-term or long-term disability insurance providing income replacement benefits that is issued or renewed in the Commonwealth shall impose benefit limitations or exclusions upon claimants affected by behavioral health disorders, where such limitations or exclusions are not imposed equally upon claimants affected by physical disorders."
 - SECTION 2. Section 110 of chapter 175 of the General Laws is hereby amended by adding the following subsection:-
 - "(Q) No certificate of coverage under a group policy of short-term or long-term disability insurance providing income replacement benefits that is issued or renewed in the Commonwealth shall impose benefit limitations or exclusions upon claimants affected by behavioral health disorders, where such limitations or exclusions are not imposed equally upon claimants affected by physical disorders."
 - SECTION 3. Nothing in this Act shall be construed to prohibit periodic medical exams or other procedures reasonably calculated to determine whether or not a disability exists, or

- 17 continues to exist; provided said examinations, procedures or protocols are comparable and no
- more frequent or onerous that those required for disabilities caused by physical disorders.