

**HOUSE . . . . . No. 3447**

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Nine**  
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An Act providing for equitable coverage in disability policies..

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

1 SECTION 1. Chapter 175 of the General Laws, as appearing in the 2006 Official Edition,  
2 is hereby amended by inserting after section 108J the following section:-

3 Section 108K. No company, and no officer or agent thereof, shall make or permit any  
4 distinction, classification, discrimination, or otherwise recognize any difference, on the basis of  
5 race, color, religion, sex, marital status, or national origin, in the amount or payment of  
6 premiums or rate charges, or in the benefits payable, or in any of the other terms or conditions of  
7 any group or individual disability, accident or sickness insurance contract issued or delivered  
8 within or without the commonwealth on or after January 1, 2011 which covers one or more  
9 residents of the commonwealth. As used in this section, sex includes, but is not limited to,  
10 conditions unique to one sex, such as pregnancy. Any violation of this section shall constitute an  
11 unfair method of competition or an unfair or deceptive act or practice in violation of chapter  
12 176D.