

HOUSE No. 4131

The Commonwealth of Massachusetts

HOUSE OF REPRESENTATIVES, May 29, 2014.

The committee on Financial Services to whom was referred the 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, reports recommending that the accompanying bill (House, No. 4131) ought to pass.

For the committee,

MICHAEL A. COSTELLO.

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The Commonwealth of Massachusetts

In the Year Two Thousand Fourteen

An Act requiring mental health parity for 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 The commissioner of insurance shall conduct an investigation and study relating to
2 mental health parity for disability policies. Such investigation and study shall encompass the
3 following matters, and such other related matters determined to be relevant by the
4 Commissioner:

5 1) actuarial costs to policyholders in Massachusetts by prohibiting short-term or
6 long-term disability insurance contracts from imposing benefit limitations or exclusions upon
7 claimants affected by behavioral health disorders, where such limitations or exclusions are not
8 imposed upon claimants affected by physical disorders;

9 2) available insurance products that impose no benefit limitations or exclusions upon
10 claimants affected by behavioral health disorders, where such limitations or exclusions are not
11 imposed upon claimants affected by physical disorders and associated costs of said products; and

12 3) feasibility of offering a notification to policyholders explaining benefit limitations
13 when purchasing disability policies.

14 The commissioner shall prepare a report containing his findings, analysis, conclusions
15 and recommendations for legislation, if any, based on such investigation and study and shall file
16 his report with the chairs of the joint committee on financial services no later than June 30, 2015.