

# SENATE . . . . . No. 2496

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## The Commonwealth of Massachusetts

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SENATE, Monday, April 30, 2018

The committee on Financial Services, to whom was referred the petitions (accompanied by bill, Senate, No. 496) of Michael J. Barrett, Chris Walsh, Jason M. Lewis, James M. Cantwell and other members of the General Court for legislation relative to transparency in homeowners insurance rate setting; (accompanied by bill, Senate, No. 497) of Gerald DiFranza and Adrian Madaro for legislation to require hearing aids to be covered by the Group Insurance Commission; (accompanied by bill, Senate, No. 498) of Michael D. Brady for legislation relative to communications between health insurers and patients; (accompanied by bill, Senate, No. 500) of Harriette L. Chandler, Mary S. Keefe, José F. Tosado, Carmine L. Gentile and other members of the General Court for legislation relative to alternatives to foreclosure; (accompanied by bill, Senate, No. 503) of Harriette L. Chandler for legislation relative to preventing fraud in life and accident and health insurance policies; (accompanied by bill, Senate, No. 504) of Harriette L. Chandler, Barbara A. L'Italien, Kathleen O'Connor Ives, Michael J. Barrett and other members of the General Court for legislation relative to dental benefit plan transparency and patients' Bill of Rights; (accompanied by bill, Senate, No. 505) of Harriette L. Chandler, Barbara A. L'Italien, Kathleen O'Connor Ives, Michael J. Barrett and other members of the General Court for legislation relative to medical loss ratio for insurance corporations; (accompanied by bill, Senate, No. 506) of Harriette L. Chandler, Kathleen O'Connor Ives, Patrick M. O'Connor and Paul K. Frost for legislation relative to financial services contracts for dental benefits corporations; (accompanied by bill, Senate, No. 507) of Sonia Chang-Diaz, Jason M. Lewis, Jose F. Tosado, Daniel J. Ryan and other members of the General Court for legislation relative to women's health; (accompanied by bill, Senate, No. 508) of Cynthia S. Creem and Kathleen O'Connor Ives for legislation relative to special education health care costs; (accompanied by bill, Senate, No. 509) of Cynthia S. Creem for legislation relative to insurance companies and quality measures; (accompanied by bill, Senate, No. 510) of Cynthia S. Creem for legislation relative to Holocaust victims insurance relief; (accompanied by bill, Senate, No. 512) of Viriato M. deMacedo and Thomas J. Calter for legislation relative to medical malpractice insurance for dentists; (accompanied by bill, Senate, No. 513) of Viriato M. deMacedo and Donald F. Humason, Jr. for legislation relative to access to vital healthcare information; (accompanied by bill,

Senate, No. 514) of Sal N. DiDomenico, Julian Cyr, Linda Dorcena Forry, Kevin G. Honan and others for legislation to provide for coverage of necessary aqua therapy; (accompanied by bill, Senate, No. 516) of Sal N. DiDomenico, Jack Lewis, Linda Dorcena Forry, Patricia D. Jehlen and other members of the General Court for legislation relative to out-of-pocket expenses for prescription drug coverage; (accompanied by bill, Senate, No. 517) of Kenneth J. Donnelly, John F. Keenan, Kenneth I. Gordon, Barbara A. L'Italien and other members of the General Court for legislation relative to transparency for mental health parity; (accompanied by bill, Senate, No. 518) of Kenneth J. Donnelly for legislation to require health care coverage for medically necessary treatment for certain students; (accompanied by bill, Senate, No. 519) of Eileen M. Donoghue for legislation to promote emerging financial technologies; (accompanied by bill, Senate, No. 520) of Eileen M. Donoghue for legislation relative to health insurer reserve requirements; (accompanied by bill, Senate, No. 521) of Eileen M. Donoghue for legislation relative to the honoring and cashing of checks; (accompanied by bill, Senate, No. 522) of Eileen M. Donoghue, John W. Scibak, Rady Mom, Jennifer L. Flanagan and other members of the General Court for legislation reduce the financial burden of surprise medical bills for patients; (accompanied by bill, Senate, No. 523) of James B. Eldridge, Jennifer E. Benson, Michael J. Rodrigues, Jason M. Lewis and other members of the General Court for legislation to ensure access to medications; (accompanied by bill, Senate, No. 524) of James B. Eldridge, Jason M. Lewis, Angelo M. Scaccia and Paul R. Heroux for legislation to improve access to child and adolescent mental health services; (accompanied by bill, Senate, No. 525) of James B. Eldridge, John F. Keenan, Ruth B. Balsler, Denise Provost and other members of the General Court for legislation to require insurance coverage for emergency psychiatric services; (accompanied by bill, Senate, No. 526) of James B. Eldridge for legislation relative to out-of-network services provided by emergency medicine clinicians; (accompanied by bill, Senate, No. 529) of Linda Dorcena Forry for legislation relative to evidence of coverage to be delivered to covered adults by health, dental and vision care providers; (accompanied by bill, Senate, No. 530) of Linda Dorcena Forry for legislation to include childbirth under insurance policies providing for disability income; (accompanied by bill, Senate, No. 531) of Linda Dorcena Forry for legislation to require Transportation Network Companies to provide a tipping feature on their applications; (accompanied by bill, Senate, No. 533) of Anne M. Gobi, Jack Lewis, Angelo L. D'Emilia, John W. Scibak and other members of the General Court for legislation relative to the use of certain insurance underwriting guidelines for homeowners with dogs living on such insured property; (accompanied by bill, Senate, No. 537) of Patricia D. Jehlen for legislation to provide greater fairness in insurance policies; (accompanied by bill, Senate, No. 538) of Don Kusser for legislation relative to the effect of comprehensive insurance claims;

(accompanied by bill, Senate, No. 540) of John F. Keenan, Todd M. Smola, Michael J. Rodrigues, Patrick M. O'Connor and other members of the General Court for legislation relative to access to health insurance for human service providers and their employees; (accompanied by bill, Senate, No. 541) of Eric P. Lesser and Brian M. Ashe for legislation to protect credit unions; (accompanied by bill, Senate, No. 542) of Eric P. Lesser and Brian M. Ashe for legislation to make out-of-pocket expenses for prescription drug coverage more affordable; (accompanied by bill, Senate, No. 543) of Eric P. Lesser, Michael D. Brady, Brian M. Ashe, James B. Eldridge and others for legislation to provide equal access to medication assisted treatment; (accompanied by bill, Senate, No. 544) of Jason M. Lewis, Ruth B. Balsler, Steven Ultrino, Angelo M. Scaccia and others for legislation to prohibit discrimination in the issuance of certain insurance policies; (accompanied by bill, Senate, No. 546) of Jason M. Lewis, Tricia Farley-Bouvier, Jack Lewis, Steven Ultrino and other members of the General Court for legislation to promote value-based insurance design in the Commonwealth; (accompanied by bill, Senate, No. 547) of Jason M. Lewis, Ruth B. Balsler, Chris Walsh, Diana DiZoglio and other members of the General Court for legislation to require coverage for community and home-based behavioral health care services for certain children and adolescents with mental health disorders; (accompanied by bill, Senate, No. 548) of Jason M. Lewis for legislation to permit provisional licensure for financial services; (accompanied by bill, Senate, No. 550) of Barbara A. L'Italien, Paul R. Heroux, Jack Lewis and Patrick M. O'Connor for legislation to ensure transparency of health plan formularies; (accompanied by bill, Senate, No. 551) of Barbara A. L'Italien, Brian M. Ashe, Denise Provost and Anne M. Gobi for legislation to reduce health care costs through improved medication management; (accompanied by bill, Senate, No. 552) of Barbara A. L'Italien, Ruth B. Balsler, Brian M. Ashe, Claire D. Cronin and other members of the General Court for legislation relative to the continuity of care for mental health treatment; (accompanied by bill, Senate, No. 554) of Joan B. Lovely, Kay Khan, Barbara A. L'Italien, Anne M. Gobi and other members of the General Court for legislation relative to insurance coverage for mammograms and breast cancer screening; (accompanied by bill, Senate, No. 555) of Joan B. Lovely, Diana DiZoglio, Ruth B. Balsler, Jason M. Lewis and other members of the General Court for legislation to require mental health parity for disability policies; (accompanied by bill, Senate, No. 557) of Thomas M. McGee, Brendan P. Crighton, Paul Tucker, Carolyn C. Dykema and other members of the General Court for legislation relative to health insurance coverage by athletic trainers; (accompanied by bill, Senate, No. 558) of Mark C. Montigny for legislation relative to the fiduciary responsibility of lenders for non-payment of insurance premiums from escrowed accounts; (accompanied by bill, Senate, No. 559) of Mark C. Montigny for legislation relative to group marketing plans for automobile and homeowners insurance;

(accompanied by bill, Senate, No. 560) of Mark C. Montigny for legislation relative to cancellation of motor vehicle liability policies; (accompanied by bill, Senate, No. 561) of Mark C. Montigny for legislation relative to compensation of executive officers for mutual companies; (accompanied by bill, Senate, No. 562) of Michael O. Moore for legislation relative to group market plans for automobile and homeowners insurance; (accompanied by bill, Senate, No. 563) of Michael O. Moore for legislation relative to special insurance brokers and continuous affidavits; (accompanied by bill, Senate, No. 564) of Michael O. Moore and Anne M. Gobi for legislation relative to non-payment of insurance premiums from escrowed funds by lending institutions; (accompanied by bill, Senate, No. 565) of Michael O. Moore for legislation to alleviate health care burdens for Massachusetts employers; (accompanied by bill, Senate, No. 566) of Michael O. Moore for legislation relative to an affordable health plan; (accompanied by bill, Senate, No. 567) of Michael O. Moore for legislation to define a certificate of insurance; (accompanied by bill, Senate, No. 569) of Kathleen O'Connor Ives for legislation relative to prescription drug voice synthesizers; (accompanied by bill, Senate, No. 571) of Kathleen O'Connor Ives for legislation relative to consumer notification; (accompanied by bill, Senate, No. 572) of Patrick M. O'Connor, James M. Cantwell, Steven S. Howitt, Donald F. Humason, Jr. and other members of the General Court for legislation relative to payments for use of ambulance services; (accompanied by bill, Senate, No. 573) of Patrick M. O'Connor for legislation relative to transportation network companies; (accompanied by bill, Senate, No. 574) of Marc R. Pacheco and Michael D. Brady for legislation relative to the homeowners' fire insurance policies; (accompanied by bill, Senate, No. 575) of Michael J. Rodrigues for legislation relative to the Massachusetts insurers insolvency fund; (accompanied by bill, Senate, No. 576) of Michael J. Rodrigues and Alan Silvia for legislation relative to credit and debit cards; (accompanied by bill, Senate, No. 577) of Michael J. Rodrigues for legislation relative to public funds; (accompanied by bill, Senate, No. 578) of Michael J. Rodrigues for legislation relative to notice requirements for insurance premium changes and insurance coverage changes; (accompanied by bill, Senate, No. 579) of Michael J. Rodrigues for legislation relative to the duplicate application requirement for dwelling fire insurance policies; (accompanied by bill, Senate, No. 580) of Michael J. Rodrigues for legislation relative to commonwealth automobile reinsurers; (accompanied by bill, Senate, No. 581) of Michael J. Rodrigues for legislation relative to the compulsory automobile insurance limits; (accompanied by bill, Senate, No. 583) of Michael J. Rodrigues, Colleen M. Garry, Alan Silvia, Linda Dorcena Forry and other members of the General Court for legislation to ensure access to generic medications; (accompanied by bill, Senate, No. 584) of Michael J. Rodrigues, Paul A. Schmid, III, Patricia A. Haddad, Patrick M. O'Connor and others for legislation relative to interstate

branching of a credit union and the Massachusetts Credit Union Share Insurance Corporation; (accompanied by bill, Senate, No. 585) of Michael J. Rodrigues, David F. DeCoste, Paul A. Schmid, III, Alan Silvia and others for legislation relative to the investment authority of the Massachusetts Credit Union Share Insurance Corporation; (accompanied by bill, Senate, No. 588) of Bernard Kansky for legislation relative to disability insurance benefits; (accompanied by bill, Senate, No. 589) of Richard J. Ross, Steven S. Howitt, Ryan C. Fattman and Bruce E. Tarr for legislation relative to pet insurance; (accompanied by bill, Senate, No. 590) of Michael F. Rush and Paul McMurtry for legislation relative to vacated foreclosed residential property; (accompanied by bill, Senate, No. 592) of Bruce E. Tarr and Michelle M. DuBois for legislation relative to mandated benefits; (accompanied by bill, Senate, No. 593) of Bruce E. Tarr for legislation to strengthen pharmacy benefit management; (accompanied by bill, Senate, No. 594) of Bruce E. Tarr and Ann-Margaret Ferrante for legislation relative to small group eligibility; (accompanied by bill, Senate, No. 595) of Bruce E. Tarr for legislation relative to providing short term health care plans; (accompanied by bill, Senate, No. 596) of James E. Timilty for legislation relative to coordination of benefit forms; (accompanied by resolve, Senate, No. 598) of James E. Timilty for legislation to study the financial impact of the nexus between the insurance industry and law enforcement; and (accompanied by bill, Senate, No. 2080) (subject to Joint Rule 12) of Kristin Beatty for legislation to increase medical awareness and insurance coverage of non-ionizing radiation injury and reliance upon credible independent medical research, reports the accompanying Order (Senate, No. 2496).

For the committee,  
James B. Eldridge

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## The Commonwealth of Massachusetts

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In the One Hundred and Ninetieth General Court  
(2017-2018)  
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1           *Ordered, That* the committee on Financial Services be authorized and directed to make an  
2 investigation and study of certain current Senate documents numbered 496, 497, 498, 500, 503,  
3 504, 505, 506, 507, 508, 509, 510, 512, 513, 514, 516, 517, 518, 519, 520, 521, 522, 523, 524,  
4 525, 526, 529, 530, 531, 533, 537, 538, 540, 541, 542, 543, 544, 546, 547, 548, 550, 551, 552,  
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6 576, 577, 578, 579, 580, 581, 583, 584, 585, 588, 589, 590, 592, 593, 594, 595, 596, 598 and  
7 2080 relative to financial services issues.