

**HOUSE . . . . . No. 926**

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The Commonwealth of Massachusetts

PRESENTED BY:

*Daniel Cahill*

*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 relative to consumer deductibles.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Daniel Cahill</i>	<i>10th Essex</i>	<i>1/15/2019</i>

**HOUSE . . . . . No. 926**

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By Mr. Cahill of Lynn, a petition (accompanied by bill, House, No. 926) of Daniel Cahill relative to the calculation of overall contributions to certain healthcare out-of-pocket maximums, deductibles, copayments, coinsurance, or other cost-sharing requirements. Financial Services.

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The Commonwealth of Massachusetts

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In the One Hundred and Ninety-First General Court  
(2019-2020)  
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An Act relative to consumer deductibles.

*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 176O of the General Laws, as appearing in the 2016 Official  
2 Edition, is hereby amended by inserting after section 27 the following section:-

3 Section 28. (a) When calculating an insured’s overall contribution to any out-of-pocket  
4 maximum, deductible, copayment, coinsurance, or other cost-sharing requirement, a carrier shall  
5 include third-party payments, financial assistance, discount, product vouchers, or any other  
6 reduction in out-of-pocket expenses made by or on behalf of such insured for prescription drugs  
7 toward a covered individual’s deductible, copay, or cost-sharing responsibility, or out-of-pocket  
8 maximum associated with the individual’s health insurance.

9 (b) The Commission may promulgate such rules and regulations as it may deem  
10 necessary to implement this section.