

HOUSE No. 988

The Commonwealth of Massachusetts

PRESENTED BY:

Carmine Lawrence Gentile

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 ensuring treatment for genetic craniofacial conditions.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Carmine Lawrence Gentile</i>	<i>13th Middlesex</i>	<i>1/15/2019</i>
<i>John J. Lawn, Jr.</i>	<i>10th Middlesex</i>	<i>1/18/2019</i>
<i>Daniel Cahill</i>	<i>10th Essex</i>	<i>1/24/2019</i>
<i>Sean Garballey</i>	<i>23rd Middlesex</i>	<i>1/28/2019</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>	<i>1/28/2019</i>
<i>Brian M. Ashe</i>	<i>2nd Hampden</i>	<i>1/31/2019</i>

HOUSE No. 988

By Mr. Gentile of Sudbury, a petition (accompanied by bill, House, No. 988) of Carmine Lawrence Gentile and others for legislation to provide health insurance coverage for certain medically necessary functional repair or restoration of craniofacial disorders. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 581 OF 2017-2018.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-First General Court
(2019-2020)**

An Act relative to ensuring treatment for genetic craniofacial conditions.

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 32A of the General Laws is hereby amended by inserting after section
2 17N as appearing in the 2014 Official Edition, the following section:-

3 Section 17O. Any coverage offered by the commission to an active or retired employee
4 of the commonwealth insured under the group insurance commission shall provide coverage for
5 medically necessary functional repair or restoration of craniofacial disorders, with the exception
6 of coverage for cleft lip and cleft palate which is prescribed elsewhere in the General Laws, to
7 improve the function of, or to approximate the normal appearance or any abnormal structures
8 caused by congenital disease or anomaly. Coverage under this section shall include the necessary
9 care and treatment of medically diagnosed congenital disease or anomaly. Including, but not
10 limited to, ectodermal dysplasia, dentinogenesis imperfecta, amelogenesis imperfecta. Coverage

11 shall not include cosmetic surgery or for dental or orthodontic treatment unrelated to congenital
12 disease or anomaly. The benefits in this section shall not be subject to any greater deductible,
13 coinsurance, copayments or out-of-pocket limits than any other benefit provided by the
14 commission.

15 SECTION 2. Chapter 118E of the General Laws is hereby amended by inserting after
16 section 10I, inserted by section 105 of chapter 46 of the acts of 2015, the following section:-

17 Section 10J. The division shall provide coverage for medically necessary functional
18 repair or restoration of craniofacial disorders; with the exception of coverage for cleft lip and
19 cleft palate which is prescribed elsewhere in the General Laws, to improve the function of, or to
20 approximate the normal appearance of any abnormal structures caused by congenital disease or
21 anomaly. Coverage under this section shall include the necessary care and treatment of medically
22 diagnosed congenital disease or anomaly, including ectodermal dysplasia, dentinogenesis
23 imperfecta, and amelogenesis imperfecta. Coverage shall not include cosmetic surgery or for
24 dental or orthodontic treatment unrelated to congenital disease or anomaly. The benefits in this
25 section shall not be subject to any greater deductible, coinsurance, copayments or out-of-pocket
26 limits than any other benefit provided by the division.

27 SECTION 3. Chapter 175 of the General Laws is hereby amended by inserting after
28 section 47GG, as appearing in the 2014 Official Edition, the following section:-

29 Section 47HH. The following shall provide coverage for medically necessary functional
30 repair or restoration of craniofacial disorders; with the exception of coverage for cleft lip and
31 cleft palate which is prescribed elsewhere in the General Laws, to improve the function of, or to
32 approximate the normal appearance of any abnormal structures caused by congenital disease or

33 anomaly. Coverage under this section shall include the necessary care and treatment of medically
34 diagnosed congenital disease or anomaly, including ectodermal dysplasia, dentinogenesis
35 imperfecta, and amelogenesis imperfecta. Coverage shall not include cosmetic surgery or dental
36 or orthodontic treatment unrelated to congenital disease or anomaly.: (i) any policy of accident
37 and sickness insurance, as described in section 108, which provides hospital expense and
38 surgical expense insurance and which is delivered, issued or subsequently renewed by agreement
39 between the insurer and policyholder in the commonwealth; (ii) any blanket or general policy of
40 insurance described in subdivision (A), (C) or (D) of section 110 which provides hospital
41 expense and surgical expense insurance and which is delivered, issued or subsequently renewed
42 by agreement between the insurer and the policyholder in or outside of the commonwealth; or
43 (iii) any employees' health and welfare fund which provides hospital expense and surgical
44 expense benefits and which is delivered, issued or renewed to any person or group of persons in
45 the commonwealth. The benefits in this section shall not be subject to any greater deductible,
46 coinsurance, copayments or out-of-pocket limits than any other benefit provided by the insurer.

47 SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after
48 section 8II, as so appearing, the following section:-

49 Section 8JJ. Any contract between a subscriber and the corporation under an individual or
50 group hospital service plan which is delivered, issued or renewed within the commonwealth shall
51 provide coverage for medically necessary functional repair or restoration of craniofacial
52 disorders; with the exception of coverage for cleft lip and cleft palate which is prescribed
53 elsewhere in the General Laws, to improve the function of, or to approximate the normal
54 appearance of any abnormal structures caused by congenital disease or anomaly. Coverage under
55 this section shall include the necessary care and treatment of medically diagnosed congenital

56 disease or anomaly, including, ectodermal dysplasia, dentinogenesis imperfecta, and
57 amelogenesis imperfecta. Coverage shall not include cosmetic surgery or dental or orthodontic
58 treatment unrelated to congenital disease or anomaly. The benefits in this section shall not be
59 subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any other
60 benefit provided by the insurer.

61 SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after
62 section 4II, as so appearing, the following section:-

63 Section 4JJ. Any subscription certificate under an individual or group medical service
64 agreement delivered, issued or renewed within the commonwealth shall provide coverage for
65 medically necessary functional repair or restoration of craniofacial disorders; with the exception
66 of coverage for cleft lip and cleft palate which is prescribed elsewhere in the General Laws, to
67 improve the function of, or to approximate the normal appearance of any abnormal structures
68 caused by disease or anomaly. Coverage under this section shall include the necessary care and
69 treatment of medically diagnosed congenital disease or anomaly, including, ectodermal
70 dysplasia, dentinogenesis imperfecta, and amelogenesis imperfecta. Coverage shall not include
71 cosmetic surgery or dental or orthodontic treatment unrelated to congenital disease or anomaly.
72 The benefits in this section shall not be subject to any greater deductible, coinsurance,
73 copayments or out-of-pocket limits than any other benefit provided by the insurer.

74 SECTION 6. Chapter 176G of the General Laws, as so appearing, is hereby amended by
75 inserting after section 4AA, as so appearing, the following section:-

76 Section 4BB. Any individual or group health maintenance contract shall provide
77 coverage for medically necessary functional repair or restoration of craniofacial disorders; with

78 the exception of coverage for cleft lip and cleft palate which is prescribed elsewhere in the
79 General Laws, to improve the function of, or to approximate the normal appearance of any
80 abnormal structures caused by congenital disease or anomaly. Coverage under this section shall
81 include the necessary care and treatment of medically diagnosed congenital disease or anomaly,
82 including, ectodermal dysplasia, dentinogenesis imperfecta, and amelogenesis imperfecta.
83 Coverage shall not include cosmetic surgery or dental or orthodontic treatment unrelated to
84 congenital disease or anomaly. The benefits in this section shall not be subject to any greater
85 deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by
86 the insurer.

87 SECTION 7. Chapter 176I of the General Laws, as so appearing, is hereby amended by
88 inserting after section,12, as so appearing, the following section:-

89 Section 13. An organization entering into a preferred provider contract shall provide
90 coverage for medically necessary functional repair or restoration of craniofacial disorders; with
91 the exception of coverage for cleft lip and cleft palate which is prescribed elsewhere in the
92 General Laws, to improve the function of, or to approximate the normal appearance of any
93 abnormal structures caused by congenital disease or anomaly. Coverage under this section shall
94 include the necessary care and treatment of medically diagnosed congenital disease or anomaly,
95 including, ectodermal dysplasia, dentinogenesis imperfecta, and amelogenesis imperfecta.
96 Coverage shall not include cosmetic surgery or dental or orthodontic treatment unrelated to
97 congenital defects, developmental deformities, trauma, tumors, infections or disease. The
98 benefits in this section shall not be subject to any greater deductible, coinsurance, copayments or
99 out-of-pocket limits than any other benefit provided by the insurer.

100 SECTION 8. This act shall apply to all policies, contracts and certificates of health
101 insurance subject to chapters 32A, 118E, 175, 176A, 176B, 176G and 176I, of the General Laws,
102 as so appearing, issued or renewed, except any entity to the extent it offers a policy, certificate or
103 contract that provides coverage for dental care services or vision care services.