SENATE . . . . . No. 2543

The Commonwealth of Massachusetts

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

SENATE, February 5, 2020.

The committee on Financial Services, to whom was referred the petitions (accompanied by bill, Senate, No. 539) of Michael J. Barrett for legislation relative to transparency in homeowners insurance rate setting; (accompanied by bill, Senate, No. 540) of Gerald DiFranza for legislation to require hearing aids to be covered by the Group Insurance Commission; (accompanied by bill, Senate, No. 541) of Joseph A. Boncore for legislation relative to co-pay assistance; (accompanied by bill, Senate, No. 542) of Michael D. Brady for legislation relative to communications between health insurers and patients; (accompanied by bill, Senate, No. 543) of William N. Brownsberger for legislation to reduce health care costs through improved medication management; (accompanied by bill, Senate, No. 544) of Harriette L. Chandler, Kevin G. Honan and David Henry Argosky LeBoeuf for legislation relative to transparency of dental benefits corporations; (accompanied by bill, Senate, No. 545) of Harriette L. Chandler and Kevin G. Honan for legislation relative to financial services contracts for dental benefits corporations; (accompanied by bill, Senate, No. 547) of Harriette L. Chandler, Mary S. Keefe, David Henry Argosky LeBoeuf and Mike Connolly for legislation relative to alternatives to foreclosure; (accompanied by bill, Senate, No. 548) of Harriette L. Chandler, James T. Welch, Rebecca L. Rausch, Michael J. Barrett and other members of the General Court for legislation to expand access to affordable telemedicine services; (accompanied by bill, Senate, No. 549) of Sonia Chang-Diaz, Joanne M. Comerford, Jason M. Lewis, José F. Tosado and other members of the General Court for legislation relative to women's health; (accompanied by bill, Senate, No. 550) of Nick Collins for legislation relative to mental health providers; (accompanied by bill, Senate, No. 551) of Nick Collins for legislation relative to administrative simplification; (accompanied by bill, Senate, No. 552) of Nick Collins, Carmine Lawrence Gentile, Michael O. Moore, Rebecca L. Rausch and other members of the General Court for legislation to promote transparency in prescription drug prices; (accompanied by bill, Senate, No. 553) of Nick Collins, Daniel J. Hunt, Kay Khan, Mayor Martin J. Walsh and other members of the General Court for legislation to create a maximum allowable check-cashing rate ; (accompanied by bill, Senate, No. 556) of Joanne M. Comerford, Michael J. Barrett and Mindy Domb for legislation relative to authorize telemedicine services; (accompanied by bill, Senate, No. 557) of Cynthia Stone Creem

and Carlos Gonzalez for legislation relative to Holocaust victims insurance relief; (accompanied by bill, Senate, No. 558) of Cynthia Stone Creem for legislation relative to insurance companies and quality measures; (accompanied by bill, Senate, No. 559) of Cynthia Stone Creem for legislation relative to special education health care costs; (accompanied by bill, Senate, No. 560) of Cynthia Stone Creem, Jason M. Lewis, Michael O. Moore, Kay Khan and other members of the General Court for legislation relative to preserving fertility ; (accompanied by bill, Senate, No. 562) of Brendan P. Crighton, Patrick M. O'Connor, Patricia D. Jehlen, Diana DiZoglio and other members of the General Court for legislation relative to health insurance coverage by athletic trainers; (accompanied by bill, Senate, No. 563) of Julian Cyr, David Paul Linsky, Joanne M. Comerford, Walter F. Timilty and other members of the General Court for legislation relative to ensuring treatment for genetic craniofacial conditions; (accompanied by bill, Senate, No. 564) of Julian Cyr for legislation relative to health insurer reserve requirements; (accompanied by bill, Senate, No. 565) of Julian Cyr, Kay Khan, James T. Welch, Anne M. Gobi and other members of the General Court for legislation to increase access to lactation support through proper reimbursement; (accompanied by bill, Senate, No. 566) of Julian Cyr, Mike Connolly, Mary S. Keefe, Sal N. DiDomenico and other members of the General Court for legislation to establish a resolution trust fund for receipt of reasonable mortgage payments; (accompanied by bill, Senate, No. 567) of Viriato M. deMacedo for legislation relative to medical malpractice insurance for dentists; (accompanied by bill, Senate, No. 569) of Viriato M. deMacedo for legislation relative to cancellation of service contracts; (accompanied by bill, Senate, No. 570) of Sal N. DiDomenico and Elizabeth A. Malia for legislation relative to out-of-pocket expenses for prescription drug coverage; (accompanied by bill, Senate, No. 571) of Sal N. DiDomenico for legislation relative to unfair and deceptive insurance practices; (accompanied by bill, Senate, No. 572) of Sal N. DiDomenico and Sheila C. Harrington for legislation to provide for coverage of necessary aqua therapy; (accompanied by bill, Senate, No. 573) of Sal N. DiDomenico and Thomas M. Stanley for legislation relative to health insurance for human services workers; (accompanied by bill, Senate, No. 574) of Sal N. DiDomenico, Joseph A. Boncore, Barry R. Finegold, Steven Ultrino and other members of the General Court for legislation relative to secure choice retirement savings plan; (accompanied by bill, Senate, No. 575) of Sal N. DiDomenico for legislation to strengthen the state credit union charter; (accompanied by bill, Senate, No. 579) of James B. Eldridge, Mike Connolly, Jack Patrick Lewis, Jason M. Lewis and other members of the General Court for legislation to establish the Massachusetts infrastructure bank; (accompanied by bill, Senate, No. 582) of James B. Eldridge, Denise Provost and Bruce E. Tarr for legislation to ensure access to medications; (accompanied by bill, Senate, No. 583) of Paul R. Feeney, Timothy R. Whelan, Natalie M. Higgins, Mike Connolly and other members of the General Court for legislation relative to group insurance commission procurement; (accompanied by bill, Senate, No. 584) of Paul R. Feeney, Diana DiZoglio, Walter F. Timilty, Michael J. Barrett and other members of the General Court for legislation to limit out of pocket health expenses; (accompanied by bill, Senate, No. 586) of Paul R. Feeney and James K. Hawkins for legislation relative to rehabilitation periods for recovering

substance abusers; (accompanied by bill, Senate, No. 587) of Cindy F. Friedman, Lindsay N. Sabadosa, Jason M. Lewis, Jack Patrick Lewis and other members of the General Court for legislation to establish health equity for pregnant persons; (accompanied by bill, Senate, No. 592) of Cindy F. Friedman, Joanne M. Comerford, Maria Duaime Robinson, Rebecca L. Rausch and other members of the General Court for legislation relative to consumer transparency about provider networks; (accompanied by bill, Senate, No. 593) of Cindy F. Friedman and Kenneth I. Gordon for legislation to promote the accessibility, quality and continuity of care for consumers of behavioral health, substance use disorder and mental health services; (accompanied by bill, Senate, No. 597) of Adam G. Hinds and Patrick M. O'Connor for legislation to provide health benefit plan coverage for hearing aids; (accompanied by bill, Senate, No. 599) of Donald F. Humason, Jr. for legislation to provide immediate relief to businesses on health care costs; (accompanied by bill, Senate, No. 600) of Patricia D. Jehlen for legislation to provide greater fairness in insurance policies; (accompanied by bill, Senate, No. 601) of Patricia D. Jehlen, Steven Ultrino, Bradley H. Jones, Jr., James B. Eldridge and other members of the General Court for legislation to reduce the cost of pharmacy benefits ; (accompanied by bill, Senate, No. 602) of Patricia D. Jehlen, Steven Ultrino, Anne M. Gobi, Jack Patrick Lewis and other members of the General Court for legislation to establish the Massachusetts secure choice retirement program and expand the Massachusetts CORE plan to all employers; (accompanied by bill, Senate, No. 603) of John F. Keenan, Crystal Evans, Walter F. Timilty, Elizabeth A. Poirier and other members of the General Court for legislation relative to the care and treatment of patients with mitochondrial disease; (accompanied by bill, Senate, No. 605) of John F. Keenan, David Allen Robertson, Mathew J. Muratore, Edward J. Kennedy and other members of the General Court for legislation relative to dual diagnosis treatment coverage; (accompanied by bill, Senate, No. 607) of Edward J. Kennedy, Patrick M. O'Connor and James B. Eldridge for legislation to reduce the financial burden of surprise medical bills for patients; (accompanied by bill, Senate, No. 608) of Eric P. Lesser and José F. Tosado for legislation to protect credit unions; (accompanied by bill, Senate, No. 609) of Eric P. Lesser, José F. Tosado, Mindy Domb and Elizabeth A. Malia for legislation to provide equal access to medication assisted treatment; (accompanied by bill, Senate, No. 615) of Joan B. Lovely, Ruth B. Balser, Diana DiZoglio, Thomas M. Stanley and other members of the General Court for legislation to require mental health parity for disability policies; (accompanied by bill, Senate, No. 618) of Joan B. Lovely, Kay Khan, Patrick M. O'Connor, Rebecca L. Rausch and others for legislation relative to anesthesia coverage for children hospitalized for dental treatment; (accompanied by bill, Senate, No. 620) 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. 622) of Mark C. Montigny for legislation to prohibit unscrupulous medical referral restrictions; (accompanied by bill, Senate, No. 623) of Michael O. Moore for legislation relative to special insurance brokers and continuous affidavits; (accompanied by bill, Senate, No. 624) of Michael O. Moore for legislation relative to an affordable health plan; (accompanied by bill, Senate, No. 626) of Michael O. Moore for legislation relative to group market plans for automobile and homeowners

insurance; (accompanied by bill, Senate, No. 627) of Patrick M. O'Connor for legislation relative to civil liability for improper flood hazard determinations; (accompanied by bill, Senate, No. 628) of Patrick M. O'Connor for legislation relative to dental insurance assignment of benefits; (accompanied by bill, Senate, No. 629) of Patrick M. O'Connor for legislation to expand automobile insurance coverage options to include the diminished value of automobiles; (accompanied by bill, Senate, No. 630) of Patrick M. O'Connor for legislation relative to disability insurance benefits; (accompanied by bill, Senate, No. 631) of Patrick M. O'Connor for legislation relative to health insurance penalties; (accompanied by bill, Senate, No. 634) of Patrick M. O'Connor for legislation relative to insurance payments for use of ambulance services; (accompanied by bill, Senate, No. 635) of Marc R. Pacheco for legislation relative to the homeowners' fire insurance policies; (accompanied by bill, Senate, No. 637) of Michael J. Rodrigues, Paul A. Schmid, III and Carole A. Fiola for legislation relative to interstate branching of a credit union and the Massachusetts Credit Union Share Insurance Corporation; (accompanied by bill, Senate, No. 638) of Michael J. Rodrigues, Paul A. Schmid, III and Carole A. Fiola for legislation relative to the compulsory automobile insurance limits; (accompanied by bill, Senate, No. 640) of Michael J. Rodrigues, Paul A. Schmid, III, Alan Silvia, James B. Eldridge and other members of the General Court for legislation to ensure access to generic medications; (accompanied by bill, Senate, No. 643) of Michael F. Rush for legislation relative to preventing fraud in life and accident and health insurance policies; (accompanied by bill, Senate, No. 644) of Michael F. Rush for legislation relative to vacated foreclosed residential property; (accompanied by bill, Senate, No. 646) of Bruce E. Tarr for legislation to strengthen pharmacy benefit management; (accompanied by bill, Senate, No. 647) of Bruce E. Tarr for legislation relative to small group eligibility; (accompanied by bill, Senate, No. 648) of Bruce E. Tarr for legislation relative to providing short term health care plans; (accompanied by bill, Senate, No. 649) of Bruce E. Tarr for legislation relative to mandated benefits; (accompanied by bill, Senate, No. 650) of Bruce E. Tarr for legislation relative to transparent health care data; (accompanied by bill, Senate, No. 651) of Bruce E. Tarr for legislation relative to health purchasing cooperatives; (accompanied by bill, Senate, No. 652) of Bruce E. Tarr for legislation relative to pharmaceutical "gag clauses"; (accompanied by bill, Senate, No. 653) of Bruce E. Tarr for legislation relative to prescription drug pricing; (accompanied by bill, Senate, No. 654) of Bruce E. Tarr for legislation to strengthen pharmacy benefit management; (accompanied by bill, Senate, No. 656) of Dean A. Tran for legislation relative to transparency for mental health parity; (accompanied by bill, Senate, No. 657) of Dean A. Tran for legislation relative to the early detection of cancer; (accompanied by bill, Senate, No. 658) of James T. Welch for legislation to reform labor rates paid by insurance companies to auto repairers in the Commonwealth; (accompanied by bill, Senate, No. 2323) (subject to Joint Rule 12) of Katherine Shaw for legislation relative to assessment of surcharge points; (accompanied by bill, Senate, No. 2375) (subject to Joint Rule 12) of David Erekson for legislation relative to a long term care partnership program; and (accompanied by bill, Senate, No. 2416) (subject to Joint Rule 12) of

Joan B. Lovely for legislation to prohibit discrimination in insurance on the basis of having a naloxone prescription, report the accompanying Order (Senate, No. 2543).

For the committee,
James T. Welch

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Ordered, That the committee on Financial Services be authorized and directed to make an investigation and study of certain current Senate documents numbered 540, 541, 542, 543, 544, 545, 547, 548, 549, 550, 551, 552, 553, 556, 557, 558, 559, 560, 562, 563, 564, 565, 566, 567, 569, 570, 571, 572, 573, 574, 575, 579, 582, 583, 584, 586, 587, 592, 593, 597, 599, 600, 601, 602, 603, 605, 607, 608, 609, 615, 618, 620, 622, 623, 624, 626, 627, 628, 629, 630, 631, 634, 635, 637, 638, 640, 643, 644, 646, 647, 648, 649, 650, 651, 652, 653, 654, 656, 657, 658, 2323, 2375 and 2416 relative to financial services issues.