

**HOUSE . . . . . No. 1231**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Claire D. Cronin*

*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 health insurance coverage.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Claire D. Cronin</i>	<i>11th Plymouth</i>	<i>2/19/2021</i>

**HOUSE . . . . . No. 1231**

By Ms. Cronin of Easton, a petition (accompanied by bill, House, No. 1231) of Claire D. Cronin relative to health insurance coverage for emergency and inpatient services. Financial Services.

**The Commonwealth of Massachusetts**

**In the One Hundred and Ninety-Second General Court  
(2021-2022)**

An Act relative to health insurance coverage.

*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, as appearing in the 2018 Official  
2 Edition, is hereby amended by inserting after section 17Q the following section:-

3 Section 17R. Any coverage offered by the commission to an active or retired employee of  
4 the commonwealth insured under the group insurance commission shall provide coverage,  
5 without any requirement of cost sharing by the insured, for all emergency and inpatient services,  
6 including all professional, diagnostic and laboratory services, rehabilitation services, and  
7 outpatient diagnostic testing related to any disease defined as dangerous to the public health by  
8 the department of public health pursuant to section 6 of chapter 111 or any disease related to a  
9 state of emergency declared by the governor, at both in-network and out-of-network providers.  
10 Coverage for diagnostic testing shall include testing for symptomatic and asymptomatic  
11 individuals.

12 SECTION 2. Chapter 118E of the General Laws is hereby amended by inserting after  
13 section 10L the following section:-

14 Section 10M. The division and its contracted health insurers, health plans, health  
15 maintenance organizations, behavioral health management firms and third-party administrators  
16 under contract to a Medicaid managed care organization or primary care clinician plan shall  
17 provide coverage, without any requirement of cost sharing by the insured, for all emergency and  
18 inpatient services, including all professional, diagnostic and laboratory services, rehabilitation  
19 services, and outpatient diagnostic testing related to any disease defined as dangerous to the  
20 public health by the department of public health pursuant to section 6 of chapter 111 or any  
21 disease related to a state of emergency declared by the governor, at both in-network and out-of-  
22 network providers. Coverage for diagnostic testing shall include testing for symptomatic and  
23 asymptomatic individuals.

24 SECTION 3. Chapter 175 of the General Laws is hereby amended by inserting after  
25 section 47KK the following section:-

26 Section 47LL. Any individual policy of accident or sickness insurance issued pursuant to  
27 this chapter shall provide coverage, without any requirement of cost sharing by the insured, for  
28 all emergency and inpatient services, including all professional, diagnostic and laboratory  
29 services, rehabilitation services, and outpatient diagnostic testing related to any disease defined  
30 as dangerous to the public health by the department of public health pursuant to section 6 of  
31 chapter 111 or any disease related to a state of emergency declared by the governor, at both in-  
32 network and out-of-network providers. Coverage for diagnostic testing shall include testing for  
33 symptomatic and asymptomatic individuals.

34 SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after  
35 section 8MM the following section:-

36 Section 8NN. Any contract between a subscriber and the corporation under an individual  
37 group or hospital service plan that is delivered, issued or renewed within the commonwealth  
38 shall provide coverage, without any requirement of cost sharing by the insured, for all emergency  
39 and inpatient services, including all professional, diagnostic and laboratory services,  
40 rehabilitation services, and outpatient diagnostic testing related to any disease defined as  
41 dangerous to the public health by the department of public health pursuant to section 6 of chapter  
42 111 or any disease related to a state of emergency declared by the governor, at both in-network  
43 and out-of-network providers. Coverage for diagnostic testing shall include testing for  
44 symptomatic and asymptomatic individuals.

45 SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after  
46 section 4MM the following section:-

47 Section 4NN. Any subscription certificate under an individual or group medical service  
48 agreement delivered, issued or renewed within the commonwealth shall provide coverage,  
49 without any requirement of cost sharing by the insured, for all emergency and inpatient services,  
50 including all professional, diagnostic and laboratory services, rehabilitation services, and  
51 outpatient diagnostic testing related to any disease defined as dangerous to the public health by  
52 the department of public health pursuant to section 6 of chapter 111 or any disease related to a  
53 state of emergency declared by the governor, at both in-network and out-of-network providers.  
54 Coverage for diagnostic testing shall include testing for symptomatic and asymptomatic  
55 individuals.

56 SECTION 6. Chapter 176G of the General Laws is hereby amended by inserting after  
57 section 4EE the following section:-

58 Section 4FF. Any individual or group health maintenance contract shall provide  
59 coverage, without any requirement of cost sharing by the insured, for all emergency and inpatient  
60 services, including all professional, diagnostic and laboratory services, rehabilitation services,  
61 and outpatient diagnostic testing related to any disease defined as dangerous to the public health  
62 by the department of public health pursuant to section 6 of chapter 111 or any disease related to a  
63 state of emergency declared by the governor, at both in-network and out-of-network providers.  
64 Coverage for diagnostic testing shall include testing for symptomatic and asymptomatic  
65 individuals.

66 SECTION 7. Chapter 176I of the General Laws is hereby amended by inserting after  
67 section 4A the following section:-

68 Section 4B. Any preferred provider contract between an individual and an organization  
69 shall provide coverage, without any requirement of cost sharing by the insured, for all emergency  
70 and inpatient services, including all professional, diagnostic and laboratory services,  
71 rehabilitation services, and outpatient diagnostic testing related to any disease defined as  
72 dangerous to the public health by the department of public health pursuant to section 6 of chapter  
73 111 or any disease related to a state of emergency declared by the governor, at both in-network  
74 and out-of-network providers. Coverage for diagnostic testing shall include testing for  
75 symptomatic and asymptomatic individuals.