

SENATE No. 703

The Commonwealth of Massachusetts

PRESENTED BY:

Joan B. Lovely

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 requiring mental health parity for disability policies.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Joan B. Lovely</i>	<i>Second Essex</i>	
<i>Diana DiZoglio</i>	<i>First Essex</i>	<i>2/22/2021</i>
<i>Michael J. Barrett</i>	<i>Third Middlesex</i>	<i>2/24/2021</i>

SENATE No. 703

By Ms. Lovely, a petition (accompanied by bill, Senate, No. 703) of Joan B. Lovely, Diana DiZoglio and Michael J. Barrett for legislation to require mental health parity for disability policies. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. 615 OF 2019-2020.]

The Commonwealth of Massachusetts

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

An Act requiring mental health parity for disability policies.

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. Section 108 of chapter 175 of the General Laws is hereby amended by
2 adding the following:-

3 13. No individual policy of short-term or long-term disability insurance providing income
4 replacement benefits that is issued or renewed in the Commonwealth shall impose benefit
5 limitations or exclusions upon claimants affected by behavioral health disorders, where such
6 limitations or exclusions are not imposed equally upon claimants affected by physical disorders.

7 SECTION 2. Section 110 of chapter 175 of the General Laws is hereby amended by
8 adding the following subsection:-

9 (Q) No certificate of coverage under a group policy of short-term or long-term disability
10 insurance providing income replacement benefits that is issued or renewed in the Commonwealth
11 shall impose benefit limitations or exclusions upon claimants affected by behavioral health
12 disorders, where such limitations or exclusions are not imposed equally upon claimants affected
13 by physical disorders.

14 SECTION 3. Nothing in this Act shall be construed to prohibit periodic medical exams or
15 other procedures reasonably calculated to determine whether a disability exists or continues to
16 exist; provided said examinations, procedures or protocols are comparable and no more frequent
17 or onerous than those required for disabilities caused by physical disorders.