

HOUSE No. 4553

The Commonwealth of Massachusetts

HOUSE OF REPRESENTATIVES, September 29, 2025.

The committee on Financial Services, to whom was referred the joint petition (accompanied by bill, House, No. 1258) of Paul McMurtry, David F. DeCoste and others relative to coverage of medically necessary oral and dental care for head and neck cancer survivors, reports recommending that the accompanying bill (House, No. 4553) ought to pass.

For the committee,

JAMES M. MURPHY.

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**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act requiring coverage of medically necessary oral and dental care for head and neck cancer survivor.

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
2 section 17Z the following section:-

3 Section 17AA. 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 (a) necessary pre-cancer dental care, including preventative and restorative treatment to
6 the hard and soft tissues of the oral cavity, fluoride treatments and trays, and medically necessary
7 dental procedures, to reduce or eliminate the risk of infection or to treat tooth decay or tooth loss
8 in enrollees.

9 (b) dental care that is required prior to the commencement of treatment for head and neck
10 cancer including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton
11 therapy, and radiation therapy.

12 (c) post cancer necessary dental care, including preventative dental prophylaxis', scaling
13 and root planing, quarterly cleanings, bi-annual assessments by a periodontist, fluoride
14 treatments including trays, and medically necessary dental procedures to reduce or eliminate the
15 risk of infection; or to treat tooth loss or decay directly or indirectly caused by head and neck
16 cancer

17 treatment.

18 (d) dental procedures required as a result of treatments for head and neck cancer
19 including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton therapy,
20 and radiation therapy

21 (e) laboratory assessments, medications, treatments, evaluations, examinations, and
22 rehabilitation necessary for head and neck cancer treatment and the restoration of function.

23 (f) patient education, medical devices, prostheses, obturators, dental implants,
24 rehabilitative services necessary to restore, maintain, or improve, the whole or partial function
25 related to eating, breathing, voice, speech, quality of life, social functioning and swallowing; and
26 to

27 approximate the normal appearance of any abnormal structures that is affected by a head
28 and neck cancer diagnosis and/or the treatment of head and neck cancer, or the side effects
29 resulting from the treatment.

30 (g) restorative and rehabilitative care including but not limited to: medications,
31 restoration procedures, and other medical interventions required to address impairments resulting
32 from head and neck cancer or its treatment.

33 SECTION 2. Chapter 118E of the General Laws is hereby amended by inserting after
34 section 10Z the following section:-

35 Section 10AA. The division shall provide coverage for:

36 (a) necessary pre-cancer dental care, including preventative and restorative treatment to
37 the hard and soft tissues of the oral cavity, fluoride treatments and trays, and medically necessary
38 dental procedures, to reduce or eliminate the risk of infection or to treat tooth decay or tooth loss
39 in enrollees.

40 (b) dental care that is required prior to the commencement of treatment for head and neck
41 cancer including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton
42 therapy, and radiation therapy.

43 (c) post cancer necessary dental care, including preventative dental prophylaxis', scaling
44 and root planing, quarterly cleanings, bi-annual assessments by a periodontist, fluoride
45 treatments including trays, and medically necessary dental procedures to reduce or eliminate the
46 risk of infection; or to treat tooth loss or decay directly or indirectly caused by head and neck
47 cancer treatment.

48 (d) dental procedures required as a result of treatments for head and neck cancer
49 including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton therapy,
50 and radiation therapy.

51 (e) laboratory assessments, medications, treatments, evaluations, examinations, and
52 rehabilitation necessary for head and neck cancer treatment and the restoration of function.

53 (f) patient education, medical devices, prostheses, obturators, dental implants,
54 rehabilitative services necessary to restore, maintain, or improve, the whole or partial function
55 related to eating, breathing, voice, speech, quality of life, social functioning and swallowing; and
56 to

57 approximate the normal appearance of any abnormal structures that is affected by a head
58 and neck cancer diagnosis and/or the treatment of head and neck cancer, or the side effects
59 resulting from the treatment.

60 (g) restorative and rehabilitative care including but not limited to: medications,
61 restoration procedures, and other medical interventions required to address impairments resulting
62 from head and neck cancer or its treatment.

63 SECTION 3. Chapter 175 of the General Laws is hereby amended by inserting before
64 section 47CCC the following section:-

65 Section 47AAA. Any blanket or general policy of insurance described in subdivision (A),
66 (C), or (D) of section one hundred and ten which is issued or subsequently renewed by
67 agreement between the insurer and the policyholder, within or without the commonwealth,
68 during the period within which this premium is effective, or any policy of accident or sickness
69 insurance as described in section one hundred and eight which provides hospital expense and
70 surgical expense insurance and which is delivered or issued for delivery or subsequently renewed
71 by agreement between the insurer and the policyholder in the commonwealth, during the period
72 within which this provision is effective, or any employers' health and welfare fund which
73 provides hospital expense and surgical expense benefits and which is issued or renewed to any

74 person or group of persons in the commonwealth, during the period within which this provision
75 is effective, shall provide coverage for:

76 (a) necessary pre-cancer dental care, including preventative and restorative treatment to
77 the hard and soft tissues of the oral cavity, fluoride treatments and trays, and medically necessary
78 dental procedures, to reduce or eliminate the risk of infection or to treat tooth decay or tooth loss
79 in enrollees.

80 (b) dental care that is required prior to the commencement of treatment for head and neck
81 cancer including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton
82 therapy, and radiation therapy.

83 (c) post cancer necessary dental care, including preventative dental prophylaxis, scaling
84 and root planing, quarterly cleanings, bi-annual assessments by a periodontist, fluoride
85 treatments including trays, and medically necessary dental procedures to reduce or eliminate the
86 risk of infection; or to treat tooth loss or decay directly or indirectly caused by head and neck
87 cancer treatment.

88 (d) dental procedures required as a result of treatments for head and neck cancer
89 including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton therapy,
90 and radiation therapy.

91 (e) laboratory assessments, medications, treatments, evaluations, examinations, and
92 rehabilitation necessary for head and neck cancer treatment and the restoration of function.

93 (f) patient education, medical devices, prostheses, obturators, dental implants,
94 rehabilitative services necessary to restore, maintain, or improve, the whole or partial function

95 related to eating, breathing, voice, speech, quality of life, social functioning and swallowing; and
96 to approximate the normal appearance of any abnormal structures that is affected by a head and
97 neck cancer diagnosis and/or the treatment of head and neck cancer, or the side effects resulting
98 from the treatment.

99 (g) restorative and rehabilitative care including but not limited to: medications,
100 restoration procedures, and other medical interventions required to address impairments resulting
101 from head and neck cancer or its treatment.

102 SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after
103 section 8DDD the following section:-

104 Section 8EEE. A contract between a subscriber and the corporation under an individual
105 or group hospital service plan that is delivered, issued or renewed within the commonwealth
106 shall provide coverage for:

107 (a) necessary pre-cancer dental care, including preventative and restorative treatment to
108 the hard and soft tissues of the oral cavity, fluoride treatments and trays, and medically necessary
109 dental procedures, to reduce or eliminate the risk of infection or to treat tooth decay or tooth loss
110 in enrollees.

111 (b) dental care that is required prior to the commencement of treatment for head and neck
112 cancer including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton
113 therapy, and radiation therapy.

114 (c) post cancer necessary dental care, including preventative dental prophylaxis', scaling
115 and root planing, quarterly cleanings, bi-annual assessments by a periodontist, fluoride

116 treatments including trays, and medically necessary dental procedures to reduce or eliminate the
117 risk of infection; or to treat tooth loss or decay directly or indirectly caused by head and neck
118 cancer treatment.

119 (d) dental procedures required as a result of treatments for head and neck cancer
120 including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton therapy,
121 and radiation therapy.

122 (e) laboratory assessments, medications, treatments, evaluations, examinations, and
123 rehabilitation necessary for head and neck cancer treatment and the restoration of function.

124 (f) patient education, medical devices, prostheses, obturators, dental implants,
125 rehabilitative services necessary to restore, maintain, or improve, the whole or partial function
126 related to eating, breathing, voice, speech, quality of life, social functioning and swallowing; and
127 to approximate the normal appearance of any abnormal structures that is affected by a head and
128 neck cancer diagnosis and/or the treatment of head and neck cancer, or the side effects resulting
129 from the treatment.

130 (g) restorative and rehabilitative care including but not limited to: medications,
131 restoration procedures, and other medical interventions required to address impairments resulting
132 from head and neck cancer or its treatment.

133 SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after
134 section 4DDD the following section:-

135 Section 4EEE. A subscription certificate under an individual or group medical service
136 agreement delivered, issued or renewed within the commonwealth shall provide coverage for:

137 (a) necessary pre-cancer dental care, including preventative and restorative treatment to
138 the hard and soft tissues of the oral cavity, fluoride treatments and trays, and medically necessary
139 dental procedures, to reduce or eliminate the risk of infection or to treat tooth decay or tooth loss
140 in enrollees.

141 (b) dental care that is required prior to the commencement of treatment for head and neck
142 cancer including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton
143 therapy, and radiation therapy.

144 (c) post cancer necessary dental care, including preventative dental prophylaxis', scaling
145 and root planing, quarterly cleanings, bi-annual assessments by a periodontist, fluoride
146 treatments including trays, and medically necessary dental procedures to reduce or eliminate the
147 risk of infection; or to treat tooth loss or decay directly or indirectly caused by head and neck
148 cancer treatment.

149 (d) dental procedures required as a result of treatments for head and neck cancer
150 including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton therapy,
151 and radiation therapy.

152 (e) laboratory assessments, medications, treatments, evaluations, examinations, and
153 rehabilitation necessary for head and neck cancer treatment and the restoration of function.

154 (f) patient education, medical devices, prostheses, obturators, dental implants,
155 rehabilitative services necessary to restore, maintain, or improve, the whole or partial function
156 related to eating, breathing, voice, speech, quality of life, social functioning and swallowing; and
157 to approximate the normal appearance of any abnormal structures that is affected by a head and

158 neck cancer diagnosis and/or the treatment of head and neck cancer, or the side effects resulting
159 from the treatment.

160 (g) restorative and rehabilitative care including but not limited to: medications,
161 restoration procedures, and other medical interventions required to address impairments resulting
162 from head and neck cancer or its treatment.

163 SECTION 6. Chapter 176G of the General Laws is hereby amended by inserting after
164 section 4VV the following section:-

165 Section 4WW. An individual or group health maintenance contract shall provide
166 coverage for:

167 (a) necessary pre-cancer dental care, including preventative and restorative treatment to
168 the hard and soft tissues of the oral cavity, fluoride treatments and trays, and medically necessary
169 dental procedures, to reduce or eliminate the risk of infection or to treat tooth decay or tooth loss
170 in enrollees.

171 (b) dental care that is required prior to the commencement of treatment for head and neck
172 cancer including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton
173 therapy, and radiation therapy.

174 (c) post cancer necessary dental care, including preventative dental prophylaxis', scaling
175 and root planing, quarterly cleanings, bi-annual assessments by a periodontist, fluoride
176 treatments including trays, and medically necessary dental procedures to reduce or eliminate the
177 risk of infection; or to treat tooth loss or decay directly or indirectly caused by head and neck
178 cancer treatment.

179 (d) dental procedures required as a result of treatments for head and neck cancer
180 including, but not limited to, chemotherapy, immunotherapy, biological therapy, proton therapy,
181 and radiation therapy.

182 (e) laboratory assessments, medications, treatments, evaluations, examinations, and
183 rehabilitation necessary for head and neck cancer treatment and the restoration of function.

184 (f) patient education, medical devices, prostheses, obturators, dental implants,
185 rehabilitative services necessary to restore, maintain, or improve, the whole or partial function
186 related to eating, breathing, voice, speech, quality of life, social functioning and swallowing; and
187 to approximate the normal appearance of any abnormal structures that is affected by a head and
188 neck cancer diagnosis and/or the treatment of head and neck cancer, or the side effects resulting
189 from the treatment.

190 (g) restorative and rehabilitative care including but not limited to: medications,
191 restoration procedures, and other medical interventions required to address impairments resulting
192 from head and neck cancer or its treatment.