

# HOUSE . . . . . No. 4945

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## The Commonwealth of Massachusetts

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HOUSE OF REPRESENTATIVES, January 23, 2026.

The committee on Financial Services, to whom was referred the petition (accompanied by bill, House, No. 1224) of Sally P. Kerans relative to providing insurance coverage for biennial echocardiograms and concussion analyses for persons under eighteen years of age, reports recommending that the accompanying bill (House, No. 4945) ought to pass.

For the committee,

JAMES M. MURPHY.

## The Commonwealth of Massachusetts

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

An Act providing insurance coverage for biennial echocardiograms for persons under the age of 18.

*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                   biennial echocardiogram and concussion analysis for persons between the ages of five and  
6                   eighteen.

7 SECTION 2. Chapter 175 of the General Laws is hereby amended by inserting before  
8 section 47CCC, the following section:-

9                   Section 47AAA. Any blanket or general policy of insurance described in subdivision (A),  
10                   (C), or (D) of section one hundred and ten which is issued or subsequently renewed by  
11                   agreement between the insurer and the policyholder, within or without the commonwealth,  
12                   during the period within which this premium is effective, or any policy of accident or sickness

13 insurance as described in section one hundred and eight which provides hospital expense and  
14 surgical expense insurance and which is delivered or issued for delivery or subsequently renewed  
15 by agreement between the insurer and the policyholder in the commonwealth, during the period  
16 within which this provision is effective, or any employers' health and welfare fund which  
17 provides hospital expense and surgical expense benefits and which is issued or renewed to any  
18 person or group of persons in the commonwealth, during the period within which this provision  
19 is effective, shall provide coverage for biennial echocardiogram and concussion analysis for  
20 persons between the ages of five and eighteen.

21 SECTION 3. Chapter 176A of the General Laws is hereby amended by inserting after  
22 section 8DDD the following section:-

23 Section 8EEE. Any contract between a subscriber and the corporation under an individual  
24 or group hospital service plan which is delivered, issued or renewed within the commonwealth  
25 shall provide coverage for biennial echocardiogram and concussion analysis for persons between  
26 the ages of five and eighteen.

27 SECTION 4. Chapter 176B of the General Laws is hereby amended by inserting after  
28 section 4DDD, the following section:-

29 Section 4EEE. Any subscription certificate under an individual or group medical service  
30 agreement delivered, issued, or renewed within the commonwealth shall provide coverage for  
31 biennial echocardiogram and concussion analysis for persons between the ages of five and  
32 eighteen.

33 SECTION 5. Chapter 176G of the General Laws is hereby amended by inserting after  
34 section 4VV the following section:-

35           Section 4WW. Any individual or group health maintenance contract shall provide  
36    coverage for biennial echocardiogram and concussion analysis for persons between the ages of  
37    five and eighteen.