

# HOUSE . . . . . No. 5041

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## The Commonwealth of Massachusetts

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HOUSE OF REPRESENTATIVES, February 5, 2026.

The committee on Financial Services, to whom was referred the petition (accompanied by bill, House, No. 1257) of Paul McMurtry, Steven Owens and others relative to health insurance coverage for treatment for genetic craniofacial conditions, reports recommending that the accompanying bill (House, No. 5041) 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 relative to ensuring treatment for genetic craniofacial conditions.

*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                   medically necessary functional repair or restoration of craniofacial disorders, with the exception  
6                   of coverage for cleft lip and cleft palate which is prescribed under section 17J , to improve the  
7                   function of, or to approximate the normal appearance of any abnormal structures caused by  
8                   congenital disease or anomaly. Coverage under this section shall include the necessary care and  
9                   treatment of ectodermal dysplasia, dentinogenesis imperfecta and amelogenesis imperfecta.

10 Coverage under this section shall not include cosmetic surgery or for dental or orthodontic  
11 treatment unrelated to said congenital disease or anomaly. The benefits in this section shall not  
12 be subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any  
13 other benefit provided by the commission.

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

16 Section 10AA. The division shall provide coverage for medically necessary functional  
17 repair or restoration of craniofacial disorders; with the exception of coverage for cleft lip and  
18 cleft palate which is prescribed pursuant to section 10G, to improve the function of, or to  
19 approximate the normal appearance of any abnormal structures caused by congenital disease or  
20 anomaly. Coverage under this section shall include the necessary care and treatment of  
21 ectodermal dysplasia, dentinogenesis imperfecta and amelogenesis imperfecta. Coverage under  
22 this section shall not include cosmetic surgery or for dental or orthodontic treatment unrelated to  
23 said congenital disease or anomaly. The benefits in this section shall not be subject to any greater  
24 deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by  
25 the division.

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

28 Section 47AAA. Any blanket or general policy of insurance described in subdivision  
29 (A), (C), or (D) of section one hundred and ten which is issued or subsequently renewed by  
30 agreement between the insurer and the policyholder, within or without the commonwealth,  
31 during the period within which this premium is effective, or any policy of accident or sickness  
32 insurance as described in section one hundred and eight which provides hospital expense and  
33 surgical expense insurance and which is delivered or issued for delivery or subsequently renewed  
34 by agreement between the insurer and the policyholder in the commonwealth, during the period  
35 within which this provision is effective, or any employers' health and welfare fund which

36 provides hospital expense and surgical expense benefits and which is issued or renewed to any  
37 person or group of persons in the commonwealth, during the period within which this provision  
38 is effective, shall provide coverage for medically necessary functional repair or restoration of  
39 craniofacial disorders; with the exception of coverage for cleft lip and cleft palate which is  
40 prescribed under section 47BB, to improve the function of, or to approximate the normal  
41 appearance of any abnormal structures caused by congenital disease or anomaly. Coverage under  
42 this section shall include the necessary care and treatment of ectodermal dysplasia,  
43 dentinogenesis imperfecta and amelogenesis imperfecta. Coverage under this section shall not  
44 include cosmetic surgery or dental or orthodontic treatment unrelated to said congenital disease  
45 or anomaly. The benefits in this section shall not be subject to any greater deductible,  
46 coinsurance, copayments or out-of-pocket limits than any other benefit provided by the insurer.

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

49 Section 8EEE. Any contract between a subscriber and the corporation under an individual  
50 or group hospital service plan which is delivered, issued or renewed within the commonwealth  
51 shall provide coverage for medically necessary functional repair or restoration of craniofacial  
52 disorders; with the exception of coverage for cleft lip and cleft palate which is prescribed  
53 pursuant to section 8EE of this section, to improve the function of, or to approximate the normal  
54 appearance of any abnormal structures caused by congenital disease or anomaly. Coverage under  
55 this section shall include the necessary care and treatment of ectodermal dysplasia,  
56 dentinogenesis imperfecta and amelogenesis imperfecta. Coverage under this section shall not  
57 include cosmetic surgery or dental or orthodontic treatment unrelated to said congenital disease

58 or anomaly. The benefits in this section shall not be subject to any greater deductible,  
59 coinsurance, copayments or out-of-pocket limits than any other benefit provided by the insurer.

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

62 Section 4EEE. Any subscription certificate under an individual or group medical service  
63 agreement delivered, issued or renewed within the commonwealth shall provide coverage for  
64 medically necessary functional repair or restoration of craniofacial disorders; with the exception  
65 of coverage for cleft lip and cleft palate, to improve the function of, or to approximate the normal  
66 appearance of any abnormal structures caused by congenital disease or anomaly. Coverage under  
67 this section shall include the necessary care and treatment of ectodermal dysplasia,  
68 dentinogenesis imperfecta and amelogenesis imperfecta. Coverage under this section shall not  
69 include cosmetic surgery or dental or orthodontic treatment unrelated to said congenital disease  
70 or anomaly. The benefits in this section shall not be subject to any greater deductible,  
71 coinsurance, copayments or out-of-pocket limits than any other benefit provided by the insurer.

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

74 Section 4WW. Any individual or group health maintenance contract shall provide  
75 coverage for medically necessary functional repair or restoration of craniofacial disorders; with  
76 the exception of coverage for cleft lip and cleft palate which is prescribed under section 4W of  
77 this chapter, to improve the function of, or to approximate the normal appearance of any  
78 abnormal structures caused by congenital disease or anomaly. Coverage under this section shall  
79 include the necessary care and treatment of ectodermal dysplasia, dentinogenesis imperfecta and

80 amelogenesis imperfecta. Coverage under this section shall not include cosmetic surgery or  
81 dental or orthodontic treatment unrelated to said congenital disease or anomaly. The benefits in  
82 this section shall not be subject to any greater deductible, coinsurance, copayments or out-of-  
83 pocket limits than any other benefit provided by the insurer.

84 SECTION 7. Chapter 176I of the General Laws is hereby amended by inserting after  
85 section 13 the following section:-

86 Section 14 An organization entering into a preferred provider contract shall provide  
87 coverage for medically necessary functional repair or restoration of craniofacial disorders; with  
88 the exception of coverage for cleft lip and cleft palate which is prescribed under section 12 of  
89 this chapter, to improve the function of, or to approximate the normal appearance of any  
90 abnormal structures caused by congenital disease or anomaly. Coverage under this section shall  
91 include the necessary care and treatment of medically diagnosed congenital disease or anomaly,  
92 including, ectodermal dysplasia, dentinogenesis imperfecta, and amelogenesis imperfecta.  
93 Coverage under this section shall not include cosmetic surgery or dental or orthodontic treatment  
94 unrelated to congenital defects, developmental deformities, trauma, tumors, infections or disease.  
95 The benefits in this section shall not be subject to any greater deductible, coinsurance,  
96 copayments or out-of-pocket limits than any other benefit provided by the insurer.