HOUSE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Marjorie C. Decker

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 creating parity for mental and behavioral health services.

PETITION OF:

NAME:DISTRICT/ADDRESS:DATE ADDED:Marjorie C. Decker25th Middlesex1/17/2025

The Commonwealth of Alassachusetts

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

An Act creating parity for mental and behavioral health services.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- SECTION 1. Section 16 of chapter 6A, of the General Laws, as appearing in the 2022
- 2 Official Edition, is amended by adding, at the end thereof, the following new paragraph:
- 3 "And provided further that the secretary of the executive office of health and human
- 4 services shall ensure that network hospitals are compensated at their full negotiated rate for
- 5 behavioral health services provided to MassHealth patients who are also clients of agencies
- 6 within the executive office of health and human services and for whom no appropriate alternative
- 7 placement is available. Provided however, such compensation shall only be provided if the
- 8 hospital can document that it has engaged in good faith efforts to place said clients in any
- 9 appropriate alternative setting."
- SECTION 2. Section 22 of chapter 32A of the General Laws, as appearing in the 2022
- Official Edition, is hereby amended by striking out subsection (a) and inserting in place thereof
- 12 the following subsection:-

(a) The commission shall provide to any active or retired employee of the commonwealth who is insured under the group insurance commission coverage on a nondiscriminatory basis for the diagnosis and medically necessary treatment of any mental disorder including autism spectrum disorder, as described in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) or the most current version of the International Classification of Diseases (ICD).

SECTION 3. Said section 22 of said chapter 32A, as so appearing, is hereby further amended by striking out subsections (b) and (e).

SECTION 4. Section 47B of chapter 175 of the General Laws, as so appearing, is hereby amended by striking out subsection (a) and inserting in place thereof the following subsection:-

(a) Section 47B. (a) An individual policy of accident and sickness insurance issued pursuant to section 108, which provides hospital expense and surgical expense insurance, and a group blanket or general policy of accident and sickness insurance issued pursuant to section 110, which provides hospital expense and surgical expense insurance, which is issued or renewed within or without the commonwealth, shall provide mental health benefits on a nondiscriminatory basis to residents of the commonwealth and to all policyholders having a principal place of employment in the commonwealth coverage on a nondiscriminatory basis for the diagnosis and medically necessary treatment of any mental disorder including autism spectrum disorder, as described in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) or the most current version of the International Classification of Diseases (ICD).

SECTION 5. Said section 47B of said chapter 175, as so appearing, is hereby further
amended by striking out subsections (b) and (e).

SECTION 6. Section 8A of chapter 176A of the General Laws, as appearing in the 2022 Official Edition, is hereby amended by striking out subsection (a) and inserting in place thereof the following subsection:-

Section 8A. (a) A contract between a subscriber and the corporation under an individual or group hospital service plan which is issued or renewed within or without the commonwealth shall provide mental health benefits on a nondiscriminatory basis to residents of the commonwealth and to all individual subscribers and members and group members having a principal place of employment in the commonwealth for the diagnosis and medically necessary treatment of any mental disorder including autism spectrum disorder, as described in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) or the most current version of the International Classification of Diseases (ICD).

SECTION 7. Section 8A of chapter 176A of the General Laws, as appearing in the 2022 Official Edition, is hereby amended by striking out subsections (b) and (e).

SECTION 8. Section 4A of chapter 176B of the General Laws, as so appearing, is hereby amended by striking out subsection (a) and inserting in place thereof the following subsection:-

(a) A subscription certificate under an individual or group medical service agreement which is issued or renewed within or without the commonwealth shall provide mental health benefits on a nondiscriminatory basis to residents of the commonwealth and to all individual subscribers and members within the commonwealth and to all group members having a principal place of employment in the commonwealth for the diagnosis and medically necessary treatment

- of any mental disorder including autism spectrum disorder, as described in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) or the most current version of the International Classification of Diseases (ICD).
- SECTION 9. Section 4A of chapter 176B of the General Laws, as so appearing, is hereby amended by striking out subsections (b) and (e).
 - SECTION 10. Section 4M of said chapter 176G, as so appearing, is hereby further amended by striking out subsection (a) and inserting in place thereof the following subsection:—

- (a) A health maintenance contract issued or renewed within or without the commonwealth shall provide mental health benefits on a nondiscriminatory basis to residents of the commonwealth and to all members or enrollees having a principal place of employment in the commonwealth for the diagnosis and medically necessary treatment of any mental disorder including autism spectrum disorder, as described in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) or the most current version of the International Classification of Diseases (ICD)
- SECTION 11. Section 4M of said chapter 176G, as so appearing, is hereby further amended by striking out subsection (b) and (e).
- SECTION 12. All policies, contracts and certificates of health insurance subject to section 22 of chapter 32A, section 47B of chapter 175, section 8A of chapter 176A, section 4A of chapter 176B, or section 4M of chapter 176G of the General Laws that are delivered, issued or renewed on or after July 1, 2026 shall conform with this act. Form filings implementing this act shall be subject to the approval of the commissioner of insurance.

SECTION 13. Section 108 of chapter 175 of the General Laws is hereby amended by adding the following:-

- "13. No individual policy of short-term or long-term disability insurance providing income replacement benefits that is issued or renewed in the Commonwealth shall discriminate against persons disabled due to a mental health condition. "Mental health condition" is defined as any condition or disorder involving mental illness or substance use that falls under any of the diagnostic categories listed in the mental, behavioral or neurodevelopmental disorders section of the international classification of disease, as periodically revised. Discrimination includes:
- 1. Limiting benefits or excluding coverage for disabilities on the basis that the disability results from a mental health condition as defined herein.
- 2. Limitations on benefits or coverage exclusions for any disability resulting from a mental health condition that are not applied equally to all disabilities."
- SECTION 14. Section 110 of chapter 175 of the General Laws is hereby amended by adding the following subsection:-
- "Q. No certificate of coverage under a group policy of short-term or long-term disability insurance providing income replacement benefits that is issued or renewed in the Commonwealth shall discriminate against persons disabled due to a mental health condition. "Mental health condition" is defined as any condition or disorder involving mental illness or substance use that falls under any of the diagnostic categories listed in the mental, behavioral or neurodevelopmental disorders section of the international classification of disease, as periodically revised. Discrimination includes:

1. Limiting benefits or excluding coverage for disabilities on the basis that the disability results from a mental health condition as defined herein.

2. Limitations on benefits or coverage exclusions for any disability resulting from a mental health condition that are not applied equally to all disabilities."

SECTION 15. Nothing established in the preceding sections, Sections 13 and 14, of this act, shall be construed to prohibit periodic medical exams or other procedures reasonably calculated to determine whether or not a disability exists, or continues to exist; provided said examinations, procedures or protocols are comparable and no more frequent or onerous than those required for disabilities caused by physical disorders.