SENATE DOCKET, NO. 1274 FILED ON: 1/16/2025

SENATE . . . . . No. 677

The Commonwealth of Massachusetts

PRESENTED BY:

***William N. Brownsberger*, (BY REQUEST)**

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 relative to preventing psychiatric emergencies.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Graham Moore	

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SENATE . . . . . No. 677

By Mr. Brownsberger (by request), a petition (accompanied by bill, Senate, No. 677) of Graham Moore, for legislation relative to prevent psychiatric emergencies. Financial Services.

The Commonwealth of Massachusetts

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

An Act relative to preventing psychiatric emergencies.

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

Chapter 176Q of the General Laws, as appearing in the 2022 Official Edition, is hereby amended by inserting after section 18 the following section:-

Section 19.

1. Purpose. This section aims to ensure that patients in Massachusetts receive necessary treatment to prevent psychiatric emergencies, as determined by their licensed physicians.

2. Definitions. As used in this section, the following words shall have the following meanings:

(a) "Patient" means an individual seeking mental health treatment.

(b) “Physician” means a licensed medical doctor or psychologist authorized to diagnose mental health conditions.

11 (c) “Psychiatric emergency” means a manic episode, a psychotic episode, a catatonic
12 episode, a homicidal episode with a high risk of attempted homicide, an episode of substance use
13 with a a high risk of extreme harm or fatal overdose, a self-harm episode with high risk of
14 extreme self-injury, or a suicidal episode with high risk of attempted suicide.

15 (d) “Psychiatric emergency treatment" means any medical intervention recommended by
16 a physician to prevent a psychiatric emergency if the physician attests the patient has a high risk
17 of experiencing, or continuing to experience, a psychiatric emergency without the medical
18 intervention.

19 (e) “High risk” means greater than 50 percent likelihood.

20 (f) “Extreme self-injury” self-injury that poses a high risk of causing permanent cognitive
21 or physical disability or loss of life.

22 (g) “Extreme harm” substance-caused injury that poses a high risk of causing permanent
23 cognitive or physical disability or loss of life.

24 3. Coverage Requirement.

25 (a) Insurance companies operating in Massachusetts are required to cover at least 90
26 percent of the cost of treatment for a patient when a physician has determined that the patient has
27 a high risk of experiencing a psychiatric emergency without such treatment.

28 4. Compliance and Enforcement. Insurance companies must develop protocols to ensure
29 approval of claims related to treatments covered under this section within 7 days.

30 5. Effective Date. This section shall take effect within 90 days of its passage into law,
31 allowing time for insurance companies to adjust their policies accordingly.