## SENATE . . . . .

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:

DISTRICT/ADDRESS: NAME: Graham Moore

## SENATE . . . . . . . . . . . . No.

[Pin Slip]

## 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:

- 1 Chapter 176Q of the General Laws, as appearing in the 2022 Official Edition, is hereby 2 amended by inserting after section 18 the following section:-
- 3 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:
- 8 (a) "Patient" means an individual seeking mental health treatment.
- 9 (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

- with a a high risk of extreme harm or fatal overdose, a self-harm episode with high risk of extreme self-injury, or a suicidal episode with high risk of attempted suicide.
  - (d) "Psychiatric emergency treatment" means any medical intervention recommended by a physician to prevent a psychiatric emergency if the physician attests the patient has a high risk of experiencing, or continuing to experience, a psychiatric emergency without the medical 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.
  - (g) "Extreme harm" substance-caused injury that poses a high risk of causing permanent cognitive or physical disability or loss of life.
- 3. Coverage Requirement.

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- (a) Insurance companies operating in Massachusetts are required to cover at least 90 percent of the cost of treatment for a patient when a physician has determined that the patient has a high risk of experiencing a psychiatric emergency without such treatment.
- 4. Compliance and Enforcement. Insurance companies must develop protocols to ensure approval of claims related to treatments covered under this section within 7 days.
- 5. Effective Date. This section shall take effect within 90 days of its passage into law,allowing time for insurance companies to adjust their policies accordingly.