

**SENATE . . . . . No.**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Joan B. Lovely*

*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 requiring mental health parity for disability policies.

PETITION OF:

NAME:

*Joan B. Lovely*

DISTRICT/ADDRESS:

*Second Essex*

**SENATE . . . . . No.**

[Pin Slip]

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 669 OF 2023-2024.]

**The Commonwealth of Massachusetts**

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

An Act requiring mental health parity for disability policies.

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

3 13. No individual policy of short-term or long-term disability insurance providing income  
4 replacement benefits that is issued or renewed in the Commonwealth shall impose benefit  
5 limitations or exclusions upon claimants affected by behavioral health disorders, where such  
6 limitations or exclusions are not imposed equally upon claimants affected by physical disorders.

7 SECTION 2. Section 110 of chapter 175 of the General Laws is hereby amended by  
8 adding the following subsection:-

9 (Q) No certificate of coverage under a group policy of short-term or long-term disability  
10 insurance providing income replacement benefits that is issued or renewed in the Commonwealth

11 shall impose benefit limitations or exclusions upon claimants affected by behavioral health  
12 disorders, where such limitations or exclusions are not imposed equally upon claimants affected  
13 by physical disorders.

14 SECTION 3. Nothing in this Act shall be construed to prohibit periodic medical exams or  
15 other procedures reasonably calculated to determine whether a disability exists or continues to  
16 exist; provided said examinations, procedures or protocols are comparable and no more frequent  
17 or onerous than those required for disabilities caused by physical disorders.