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

## The Commonwealth of Massachusetts

PRESENTED BY:

John C. Velis, (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 wiring medical facilities, nursing homes, and medical training to support safer electromagnetic radiation exposures and to support reduction of other environmental hazards.

PETITION OF:

Name:	DISTRICT/ADDRESS:
Kirstin Beatty	149 Central Park Drive, Holyoke, MA
	01040

SENATE . . . . . . . . . . . . No.

## The Commonwealth of Massachusetts

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

An Act wiring medical facilities, nursing homes, and medical training to support safer electromagnetic radiation exposures and to support reduction of other environmental hazards.

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. Whereas, physicians and nurses should help prevent harm from non-
- 2 ionizing radiation (e.g. wireless), mold, excessive screen time, local pollutants, and recalled or
- 3 toxic products.
- Whereas, medical professionals would benefit from continuing education on toxins that
- 5 cause illness, but should be exempted where inapplicable to specialty or where expert.
- Whereas, non-ionizing radiation is significantly linked to leukemia and lymphoma, so
- 7 reducing such exposures should be a part of treatment and insurance coverage.
- 8 Whereas, medical providers and nursing homes should progressively limit non-ionizing
- 9 radiation technology exposures as part of quality control measures, because numerous peer-
- 10 reviewed studies demonstrate such exposures contribute to dementias, cancers, numerous chronic
- illness, and to feeling unwell.

12 Whereas, nutritional imbalances can be caused by toxic exposures and can contribute to 13 pathological conditions, such that nutritional analysis and supplementation such as with 14 antioxidants should be a part of treatment and insurance coverage. 15

Resolved, that the policy goals of this act are to:

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- (a) address electromagnetic radiation exposures from technology in medical facility and nursing home exposures with medical training, guidance, and progressive limits and monitoring that align with recommendations in the scientific literature and that of expert groups such as the Building Biology Institute and the International Commission on the Biological Effects of Electromagnetic Fields;
- (b) update medical training to insure medical professionals in relevant fields are kept current regarding and acknowledge digital addiction, potential toxicities in consumer products, and mold hazards;
- (c) update medical insurance to support medical evaluation, treatment and guidance regarding environmental hazards such as digital addiction, plastics, electromagnetic radiation, and ensuing pathological nutritional deficiences; and
- (d) to reorganize the disorganized section 2 of chapter 112 only for organizational purposes without modifying content.
- SECTION 2. Chapter 111 of the General Laws is hereby amended by inserting after section 72BB the following new section:-
- Section 72CC. (a) Definitions. As used in this section, the following word shall have the following meaning:

"Building Biology electromagnetic radiation specialist" refers to an electromagnetic radiation specialist certified by the Building Biology Institute, a 501(c)(3) founded in Florida in 1987 based on the German principles of Building Biology.

- (b) Each convalescent and nursing home, infirmary maintained in towns, rest home, charitable home for the aged, and intermediate care facility for the mentally retarded shall create a master plan to reduce non-ionizing radiation in the facility and shall keep records of its progress. The master plan, including progress towards completion, shall be a public record and shall be freely available for viewing.
- (c) Inspection and enforcement. The department or its agents and the board of health or its agents of the city or town where any portion of a convalescent home or nursing home, infirmary maintained in a town, rest home, charitable home for the aged, or intermediate care facility for persons with an intellectual disability is located may visit and inspect the master plan and such institution at any time.

Any person making an inspection under authority of this section shall record in writing every violation which he finds of the applicable provisions, including lack of progress, good faith, or compliance. Every record of inspection so made shall be treated as a public record except to such extent as the record or a portion thereof is expressly exempt from such treatment under section seven of chapter four, and said violations shall be made public at the same time that a written plan of correction is submitted.

If a written plan of correction is not submitted within the allowable time, said violations shall be made public at the expiration of the allowable time. Inspections shall be unannounced and made at such intervals as the department shall specify in its rules and regulations, but at least

- twice per annum. A visit made to a facility for the purpose of providing consultation shall not be
   considered to be an inspection.
  - The superior court shall have jurisdiction in equity to enforce the rules and regulations promulgated under this section.
  - (d) Master Plan provisions. Every master plan shall describe a plan that sets objectives and a reasonable timeline to reduce non-ionizing radiation in the facility. Each master plan shall be designed to provide, while attending to other needs of the facility, the financial resources and attention necessary to swiftly reduce non-ionizing radiation exposures that are (1) harmful; (2) potentially harmful; and (3) unintentional, prioritizing the former.
  - A checklist and documentation shall be kept of the successful completion of each objective as part of the Master Plan. For each objective remaining, an explanation shall be provided as to why the objective has not been completed.
- While additional objectives may be included by the institution, the following objectives shall be required.
  - (1) Hard-wire Internet connections;

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- 70 (2) Provide useful, current education to staff on best practices to reduce non-ionizing
   71 radiation and implement the best practices;
  - (3) Reduce and restrict the use of electricity, electrical circuits, and digital equipment where unnecessary and to create areas for rest and rehabilitation.
    - (4) Minimize and regulate the use of artificial light, in particular that light which by timing or composition more greatly harms ocular health and disrupts circadian rhythms.

76 (5) Provide alternatives and minimize or ideally eliminate use of and dependence upon 77 personal wireless devices; 78 (6) Except where necessary for emergency services, remove any antennas transmitting 79 non-ionizing radiation, replacing with hard-wired equipment; 80 (7) Insure any remaining antennas are only in remote locations, configured for minimum 81 radiation, and distant as ordered first from (i) sleeping quarters and rest areas, and secondly from 82 (ii) daily work and play areas; 83 (9) To better limit and control emissions from digital equipment, provide a segregated, 84 monitored area for use, and encourage alternatives for record-keeping, communications, and 85 entertainment; 86 (10) Where disabled antenna exist, provide for services or equipment to routinely check 87 that antenna are in fact and remain disabled. 88 (11) Meet the following objectives: 89 (i) As long as any wireless antennas remain and transmit, insure that such antennas are set 90 to emit the minimum of power density possible for the minimum time necessary; 91 (ii) Set an initial goal to insure non-ionizing radiation exposures in rest and social areas 92 fall within or below the Building Biology evaluation guidelines of slight concern; 93 (iii) From the initial goal set in clause (ii), set a second goal to insure non-ionizing

radiation exposures in rest and social areas are progressively reduced to meet the Building

Biology evaluation guidelines of no concern.

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SECTION 3. Chapter 12C, as appearing in the General Laws of the 2021 Official Edition, is hereby amended by adding after section 14 the following section:-

Section 14A. (a) Definitions. As used in this section, the following word shall have the following meaning:

"Building Biology electromagnetic radiation specialist" refers to an electromagnetic radiation specialist certified by the Building Biology Institute, a 501(c)(3) founded in Florida in 1987 based on the German principles of Building Biology.

(b) Irrespective of all other recommendations for a standard quality measure set listed in section 14, the following shall be required state-wide and included as part of the standard quality measure set with regard to every health care provider facility, medical group, and provider group.

Standard quality control sets shall include measures for assessing, tracking, and progressively reducing non-ionizing radiation exposures for protection of staff and patients, including for useful education of staff. Facilities shall keep public records to show annual remediation efforts, progress, and scores, and shall keep a public posting of scores, including passing score gradations. Unless more stringent standards are adopted by state or federal authorities, which then shall hold sway, the following shall apply as well as the following ratings:

(c) An annual passing score for each paragraph specified in subsection (b) shall be listed as "pass" along with the following terms for gradations and requirements:

- 116 (1) "Initial action" is provided with evidence of setting in place the work necessary to
  117 meet aims, such as arranging contracts;
  - (2) "Initial measurable progress" is clear and measurable evidence of improvements from ongoing efforts to meet the aims;
    - (3) "Initial completion" is meeting the aims where further improvements are possible;
  - (4) "Advanced completion" is, where relevant, exceeding the aims; and
- 122 (5) "Excellence" is meeting the aims where further improvements are not possible.
- (d) Non-ionizing radiation objectives include the following:

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- (1) Wireless reduction. As long as any wireless antennas remain and transmit, insure that such antennas are set to emit the minimum of power density possible for the minimum time necessary and set in remote locations;
- (2) Hard wire. Remove WiFi and other antennas transmitting non-ionizing radiation and replacing, where necessary, with hard-wired broadband access points;
- (3) Replace. Replacement of wireless medical equipment with non-transmitting devices, with any exceptions noted and allowed only insofar as necessary to address patient needs, on a temporary or permanent basis;
- (iv) Initial goal. Set an initial goal of insuring non-ionizing radiation exposures fall within or below the Building Biology evaluation guidelines of slight concern, with any exceptions due to medical equipment noted and signage placed and procedures set as appropriate to prevent exposures above the initial Building Biology goal;

(v) Second goal. From the initial goal set in paragraph (iv), set a second goal to insure non-ionizing radiation exposures are progressively reduced to meet the Building Biology evaluation guidelines of no concern, with any exceptions due to medical equipment noted and appropriate signage placed and signage set to prevent exposures of serious concern based on the Building Biology guidelines;

- (vi) Education. Set policies for and staff adoption of best practices for reduced and healthier non-ionizing radiation exposures;
- (vii) Light. Minimize and regulate the use of artificial light, in particular that which by timing or composition disrupts circadian rhythms and ocular health; and
- (viii) White zones. Develop white zones for sensitive patients and staff respite which ideally meet a score of Excellence or Advanced Completion in all categories of paragraph (d), or where any non-ionizing radiation exposure exists the exposure is therapeutic.
- SECTION 4. Section 74 of chapter 112 of the General Laws, as appearing in Title XVI of Part I the 2021 Official Edition, is hereby amended by striking the last sentence and replacing as follows:-
- The board shall support a student rating system of continuing education programs and of educators, where choices exist.
- Except where a nurse can prove expert knowledge or the topic is irrelevant to the nurse's medical practice, the board, in addition to any other continuing education the board deems necessary, shall specifically require continuing education as follows.

(1) Completion of a 1-time course of training and education on the diagnosis, treatment and care of patients with and prevention of cognitive impairments, including, but not limited to, Alzheimer's disease and dementia; provided, however, that this course requirement shall only apply to nurses who serve adult populations.

- (2) Training and education on the diagnosis, treatment, education, and care of patients with and prevention of non-ionizing radiation pathologies, including of the chemical basis for sensitivities and biological effects.
- (3) Training and education on the diagnosis, treatment, education, and care of patients with digital addiction or excessive screen time.
- (4) Training and education on health and the diagnosis, treatment, education, and care of patients with regard to toxic and hazardous ingredients in consumer products, building components and other materials used in homes and other pollutants or contaminants in residential environments. This training shall include a review of mold-related pathologies and the chemical basis for Multiple Chemical Sensitivity.
- SECTION 5. Section 74A of chapter 112 of the General Laws, as appearing in Title XVI of Part I the 2021 Official Edition, is hereby amended by striking the last sentence and replacing as follows:-
- The board shall support a student rating system of continuing education programs and educators, where choices exist.

Except where a practical nurse can prove expert knowledge or the topic is irrelevant to the practical nurse's medical practice, the board, in addition to any other continuing education the board deems necessary, shall specifically require continuing education as follows.

- (1) Completion of a 1-time course of training and education on the diagnosis, treatment and care of patients with and prevention of cognitive impairments, including, but not limited to, Alzheimer's disease and dementia; provided, however, that this course requirement shall only apply to nurses who serve adult populations.
- (2) Training and education on the diagnosis, treatment, education, and care of patients with and prevention of non-ionizing radiation pathologies, including of the chemical basis for sensitivities and biological effects.
- (3) Training and education on the diagnosis, treatment, education, and care of patients with digital addiction or excessive screen time.
- (4) Training and education on health and the diagnosis, treatment, education, and care of patients with regard to toxic and hazardous ingredients in consumer products, building components and other materials used in homes and other pollutants or contaminants in residential environments and resources for product recalls. This training shall include a review of mold-related pathologies and the chemical basis for Multiple Chemical Sensitivity.
- SECTION 6. Section 2 of chapter 112 of the General Laws, as appearing in Title XVI of Part I the 2021 Official Edition, is hereby amended by adding before the first word the following subsection:-
  - (a) As used in this section, the following words shall have the following meanings

"Digital addiction" or "tech addiction" or "technology addiction" is the compulsive use of digital technology, inability to control use, withdrawal from real life interactions, interpersonal relations, and may include withdrawal from responsibilities, learning, or personal care. Specialized subsets of tech addiction include video game, mobile phone, or social media addiction.

SECTION 3. Section 2 of chapter 112 of the General Laws, as appearing in Title XVI of Part I the 2021 Official Edition, is hereby amended by striking the last sentence and adding the following subsection:-

(g) Continuing education. The board shall require that any continuing education requirements necessary for renewal of a physician's certificate of registration evolve based on the sum of current knowledge, including current science, and reasonable interpretations of scientific knowledge and clinical experience in order to advance safer treatments, health, and limit risks. Such training shall in all cases acknowledge the actual and potential risks of time-tested and new treatments, shall correct medical myths, and shall introduce more effective and affordable medical treatments for prescription, recommendation, or referral as appropriate, such as, but not limited to, nutritional therapies or acupuncture.

The board shall insure continuing education requirements are designed in such a way as to limit the burden upon physicians, such as by allowing exemptions where evidence of current, relevant expertise exists, where coursework is inapplicable to physician practice, and by limiting expense or excessive demands on time. The board shall support a rating system of continuing education and educator options, where options exist. Except where exemptions apply, the board shall specifically require continuing education as follows.

(1) Training and education on the diagnosis, treatment and care of patients with and prevention of cognitive impairments, including, but not limited to, Alzheimer's disease and dementia; provided, however, that this course requirement shall only apply to physicians who serve adult populations.

- (2) Training and education on the diagnosis, treatment, education, and care of patients with and prevention of non-ionizing radiation pathologies, including of the chemical basis for sensitivities and biological effects, provided, however, that this requirement shall only apply to and shall be tailored to relevant physician specialties, such as, but not limited to, general practitioners and cancer specialists.
- (3) Training and education on the diagnosis, treatment, education, and care of patients with digital addiction or excessive screen time, provided, however, that this requirement shall only apply to relevant physician specialties, such as, but not limited to, general practitioners.
- (4) Training and education on patient health and the diagnosis, treatment, education, and care of patients with regard to mold, consumer products, and pollutants, including the contamination of water sources by lead, plastic derivatives, and other pollutants and with provision of resources for product recalls. This training shall include a review of mold-related pathologies and the chemical basis for Multiple Chemical Sensitivity.
- SECTION 7. Section 2 of chapter 112 of the General Laws, as appearing in Title XVI of Part I the 2021 Official Edition, is hereby amended by striking the first 6 paragraphs and replacing with the following subsections:-
- (a) Applications and board of registration. Applications for registration as qualified physicians, signed and sworn to by the applicants, shall be made upon blanks furnished by the

board of registration in medicine, herein and in sections three to nine A, inclusive, called the board.

- (b) Physician registration, examination, and fee. Each applicant who shall furnish the board with satisfactory proof that he is eighteen years of age or over and of good moral character, that he has completed two years of premedical studies in a college or university, that he has attended courses of instruction for four years of not less than thirty-two school weeks in each year, or courses which in the opinion of the board are equivalent thereto, in one or more legally chartered medical schools, and that he has received the degree of doctor of medicine, or its equivalent, from a legally chartered medical school in the United States or commonwealth of Puerto Rico or Canada having the power to confer degrees in medicine, shall upon payment of a fee to be determined annually by the commissioner of administration under the provision of section three B of chapter seven, be examined, and, if found qualified by the board, be registered as a qualified physician and entitled to a certificate in testimony thereof, signed by the chairman and secretary.
- (c) Additional licensure conditions. The board shall require, as a standard of eligibility for licensure, the following conditions:
- (1) Computerized proficiency. That applicants demonstrate proficiency in the use of computerized physician order entry, e-prescribing, electronic health records and other forms of health information technology, as determined by the board. As used in this section, proficiency, at a minimum shall mean that applicants demonstrate the skills to comply with the "meaningful use" requirements, as set forth in 45 C.F.R. Part 170.

(2) Malpractice compliance. The board is authorized to promulgate regulations requiring physicians to obtain professional malpractice liability insurance or a suitable bond or other indemnity against liability for professional malpractice in such amounts as may be determined by the board. The board shall participate in any national data reporting system which provides information on individual physicians.

- (3) Social Security Act compliance. The board shall require as a condition of granting or renewing a physician's certificate of registration, that the physician, who if he agrees to treat a beneficiary of health insurance under Title XVIII of the Social Security Act, shall also agree not to charge to or collect from such beneficiary any amount in excess of the reasonable charge for that service as determined by the United States Secretary of Health and Human Services. The board shall also require, as a condition of granting or renewing a physician's certificate of registration, that the physician apply to participate in the medical assistance program administered by the secretary of health and human services in accordance with chapter 118E and Title XIX of the Social Security Act and any federal demonstration or waiver relating to such medical assistance program for the limited purposes of ordering and referring services covered under such program, provided that regulations governing such limited participation are promulgated under said chapter 118E. A physician who chooses to participate in such medical assistance program as a provider of services shall be deemed to have fulfilled this requirement.
- (4) Certification of any foreign degree. An applicant who has received from a medical school, legally chartered in a sovereign state other than the United States, the commonwealth of Puerto Rico or Canada, a degree of doctor of medicine or its equivalent shall be required to furnish to the board such documentary evidence as the board may require that his education is substantially the equivalent of that of graduates of medical schools in the United States and such

other evidence as the board may require as to his qualifications to practice medicine, and shall, unless granted an exemption by the board, be required to present a Standard Certificate granted after examination by the Educational Council for Foreign Medical Graduates; provided, however, that an applicant who shall furnish the board with satisfactory proof that he is eighteen years of age or over and of good moral character, that he has completed two years of premedical studies in a college or university of the United States or Canada shall not be required to possess a certificate by the Educational Council for Foreign Medical Graduates and shall be admitted to the examination for licensure if he has studied medicine in a medical school outside the United States which is recognized by the World Health Organization, has completed all the formal requirements for the degree corresponding to doctor of medicine except internship and social service or internship or social service, has satisfactorily completed one academic year of supervised clinical training sponsored by an approved medical school in the United States or Canada, and has completed one year of graduate medical education in a program approved by the Liaison Committee on Graduate Medical Education of the American Medical Association. If the board shall be satisfied as to his education and his qualifications, the board shall, upon payment of a fee determined under the aforementioned provision by the applicant, admit him to the examination for licensure.

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(d) Reexamination procedures. An applicant failing to pass an examination satisfactory to the board shall be entitled to two reexaminations within two years at a meeting of the board called for the examination of applicants upon payment of a further fee determined under the aforementioned provision for each reexamination; but two such reexaminations shall exhaust his privilege under his original application.

(e) Examination exemptions. The board may without examination grant certificates of registration as qualified physicians in the following circumstances.

- (1) Other states and AMA or AOA diplomates. The board may without examination grant certificates of registration as qualified physicians to such graduates of medical schools: (A) who shall furnish with their applications satisfactory proof that they have the qualifications required in the commonwealth to entitle them to be examined and have been licensed or registered upon a written examination in another state whose standards, in the opinion of the board, are equivalent to those in the commonwealth, or (B) who are diplomates of specialty boards recognized by the American Medical Association or the American Osteopathic Association; provided that any person who has previously attempted unsuccessfully to secure registration in the commonwealth shall be registered under the provisions of this paragraph without examination only at the discretion of the board. The fee for such registration without examination shall be determined under the aforementioned provision.
- (2) Canadian and Puerto Rican licensure. Notwithstanding any other provisions of this chapter the board may without examination grant a certificate of registration as a qualified physician to such person as shall furnish with his application satisfactory evidence that he is: (A) a graduate of a Canadian medical school, or a medical school legally chartered in a sovereign state other than the United States or the commonwealth of Puerto Rico, and is licensed by the Medical Council of Canada and by a provincial licensing authority; or (B) is licensed in the commonwealth of Puerto Rico or in the province of Saskatchewan in Canada upon obtaining a grade of seventy-five per cent or better in the federation licensing examination of the federation of state medical boards of the United States. Any person granted a certificate of registration

under the provisions of this paragraph shall pay a fee determined under the aforementioned chapter seven provision.

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- (3) Academic appointments. Notwithstanding any other provision of this chapter, the board may without examination grant a certificate of registration as a qualified physician to a person who is a graduate of a medical school which is legally chartered in a sovereign state other than the United States, the commonwealth of Puerto Rico or Canada, if such person furnishes proof satisfactory to the board that: (A) he has a full time academic appointment at a legally chartered medical school in the commonwealth; (B) he is qualified and competent in the field of medicine or surgery; and (C) he has been licensed or registered to practice medicine in such other state or country and has held a faculty appointment at a medical school legally chartered in such other state or country. Application for registration as a qualified physician, signed and sworn to by the applicant under the provisions of this section shall be made upon blanks furnished by the board. If satisfied as to the applicant's qualifications, and upon payment of a fee by such applicant, the board may issue to such applicant a certificate of registration as a qualified physician. Such certificate shall be restricted to the specialty in which he holds his academic appointment and shall be valid only so long as he holds a full time academic appointment. In addition to the requirements for renewal of certificates of registration under the provisions of section two, physicians registered under this section shall furnish with their renewal applications evidence satisfactory to the board that they continue to hold the faculty appointment required by this section. The board may adopt, amend and rescind such rules and regulations as it deems necessary to carry out the provisions of this section.
- (f) Certificate renewal. The board shall require that all physicians registered in the commonwealth renew their certificates of registration with the board at two-year intervals.

Effective nineteen hundred and eighty-seven, every physician registered in the commonwealth shall renew his or her certificate of registration with the board on or before his or her birthday in nineteen hundred and eighty-seven and in every second year thereafter; provided that if a birthday of any physician who shall be registered hereunder shall occur within three months after original registration, such person need not renew his or her registration until the birthday in the second year following the birthday aforesaid. For the purposes of this section, the birthday of a person born on February twenty-nine shall be deemed to be February twenty-eight. The renewal application shall be accompanied by a fee determined under the aforementioned provision and shall include the physician's name, license number, home address, office address, his or her specialties, the principal setting of his practice, and whether he or she is an active or inactive practitioner.

The board shall mail a renewal application to each registered physician sixty days prior to the renewal date. The certification of registration of any physician who does not file a completed renewal application together with the fee shall be automatically revoked, but shall be revived upon completion of the renewal process. The expenses and compensation of the board of registration and discipline in medicine shall be paid by the commonwealth, but said expenses and compensations shall not be in excess of the amounts received by the commonwealth for certificates of renewal or any registration fees under this section.

SECTION 8. Chapter 175 of the General Laws, as appearing in Title XXII in Part I of the 2021 Official Edition, is hereby amended by adding the following section 47CC:-

(a) As used in this section, the following words shall have the following meanings:

"Actuary" means a person who is a member of American Academy of Actuaries and meets the academy's professional qualification standards for rendering an actuarial opinion related to health insurance rate making.

"Building Biology" refers to the building science of investigating and creating healthy building, including with respect to electromagnetic radiation, and in the United States also refers to training, standards, and certifications, such as for electromagnetic radiation specialists (EMRS), such as provided by the Building Biology Institute, a 501(c)(3) founded in 1987 in Florida.

"Electromagnetic sensitivity" or "ES" means sensitization to wireless or electrical equipment that results in discomfiture, painful sensations, or symptoms of disability at lower thresholds of non-ionizing radiation exposure than compared to non-ES individuals. Diagnosis includes clinical evaluation and may involve nutritional assessment, and blood chemistry and genetic testing.

"Non-ionizing radiation reduction guidance" means basic instruction on limiting manmade non-ionizing radiation exposures including fields from electricity, poor power quality, and wireless communications, as well as instruction on where to find further, more detailed information and assistance to reduce non-ionizing radiation exposures.

"Non-ionizing radiation reduction services" means an assessment and remediation of man-made non-ionizing radiation exposures in a patient's primary residence in the bedroom, primary seating area, and in any room assigned for the patient's rest and recovery to reduce non-ionizing radiation to Building Biology standards of slight or no concern.

"Pharmacy care" means medications prescribed by a licensed physician and healthrelated services deemed medically necessary, to the same extent that pharmacy care is provided by the policy for other medical conditions.

"Nutritional analysis and nutritional supplementation" means clinical diagnoses and tests that identify mineral, fat, and other nutritional imbalances.

"Screen time" shall mean the amount of time spent in front of a technological screen, including television, computer, virtual reality, video game, and other electronic device screens.

"Tech addiction" or "digital addiction" means the compulsive use of digital technology, inability to control use, withdrawal from real life interactions, interpersonal relations, and may include withdrawal from responsibilities, learning, or personal care.

"Therapeutic care" means services provided by licensed or certified speech therapists, occupational therapists, physical therapists and other body work such as chiropractic care.

(b) An individual policy of accident and sickness insurance issued under section 108 that provides hospital expense and surgical expense insurance and any group blanket or general policy of accident and sickness insurance issued under section 110 that provides hospital expense and surgical expense insurance, which is issued or renewed within or without the Commonwealth, shall provide benefits on a nondiscriminatory basis to residents of the Commonwealth and to all policyholders having a principal place of employment in the Commonwealth for:

412 (1) expanded nutritional analysis and oxidant testing with nutritional supplementation in 413 pathological conditions, including to redress genetic deficiencies, toxic oxidative processes, and 414 as suspected based on clinical evaluation and scientific literature; 415 (2) general guidance to prevent excessive screen time and digital addiction; 416 (3) assessment and diagnosis of digital addiction; 417 (4) counseling to address digital addiction; 418 (5) non-ionizing radiation reduction guidance; 419 (6) diagnosis of electromagnetic sensitivity; 420 (7) non-ionizing radiation reduction services for leukemia and lymphoma; 421 (8) guidance to reduce harm from consumer products with safety recalls, safety warnings, 422 or lax toxin regulation, in particular with regard to pediatrics; 423 (9) guidance to reduce harm from known or suspected local environmental pollutants; 424 (10) relevant consideration of local environmental toxins in pathological conditions; 425 (11) general guidance to prevent ignorance of mold pathology and development; 426 (c) Non-ionizing radiation reduction services for leukemia and lymphoma, as noted in 427 subsection (b) paragraph (7) shall result in a report dated with initial and final measurements of 428 frequencies as well as specific remediation actions placed in the patient's medical record. 429 Remediation may include moving the patient to another location, unplugging devices, turning off 430 unnecessary electrical circuits, fixing wiring errors, hard-wiring wireless equipment, use of

power quality conditioners, and removing digital equipment. In the event an exposure is external to the patient's residence or any room assigned for rest and recovery, the report shall identify the external source(s). The report shall clearly state whether remediation has been successful, and if not which additional steps are required for success.

- (d) Other than the limits set in subsections (e), (f), and (g), such policy shall be in compliance with subsection (b) if the policy (1) does not contain annual or lifetime dollar or unit of service limitation on coverage for either diagnosis and counseling for digital addiction treatment, non-ionizing radiation reduction services, diagnosis of electromagnetic sensitivity, and nutritional analysis and supplementation in pathological conditions which is less than an annual or lifetime dollar or unit of service limitation imposed on coverage for the diagnosis and treatment of physical conditions and (2) provides an annual check-up supporting relevant guidance from physicians as described in subsection (b).
- (e) This section shall not limit benefits that are otherwise available to an individual under a health insurance policy.
- (f) Coverage under this section shall not be subject to a limit on the number of visits an individual may make to a provider.
- (g) This section shall not affect an obligation to provide services to an individual under an individualized family service plan, an individualized education program or an individualized service plan. Related services provided by school personnel under an individualized education program are not subject to reimbursement under this section.
- (h) An insurer, corporation or health maintenance organization may set an additional reasonable limit on non-ionizing radiation reduction services for a period of 3 years from the

requirement to provide coverage under this section and not covered by the insurer, corporation or health maintenance organization as of December 31, 2016, if:

- (1) an actuary, affiliated with the insurer, corporation or health maintenance organization certifies in writing to the commissioner of insurance that:
- (i) based on an analysis to be completed not more than once annually by each insurer, corporation or health maintenance organization for the most recent experience period of at least 1 year's duration, the annual costs associated with coverage of non-ionizing radiation reduction services and nutritional analysis and supplementation required under this section and not covered as of December 31, 2018, exceeded 1 per cent of the premiums charged over the experience period by the insurer, corporation or health maintenance organization;
- (ii) those costs solely would lead to an increase in average premiums charged of more than 1 per cent for all insurance policies, subscription contracts or health care plans commencing on inception or the next renewal date, based on the premium rating methodology and practices the insurer, corporation or health maintenance organization employs; and
  - (iii) the commissioner of insurance approves the certification of the actuary.
- (2) An exemption allowed under paragraph (1) shall apply for a 3 year coverage period following inception or next renewal date of all insurance policies, subscription contracts or health care plans issued or renewed during the 1 year period following the date of the exemption, after which the insurer, corporation or health maintenance organization shall again provide coverage for non-ionizing reduction services required under this section.

(3) Notwithstanding the exemption allowed under paragraph (1), an insurer, corporation or health maintenance organization may elect to continue to provide coverage for non-ionizing radiation reduction services required under this section.

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