HOUSE No. 1174

The Commonwealth of Massachusetts

PRESENTED BY:

Ruth B. Balser

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 passage of the accompanying:

An Act requiring mental health parity for disability policies.

PETITION OF:

| NAME: | DISTRICT/ADDRESS: |
|-------------------|-------------------|
| Ruth B. Balser | 12th Middlesex |
| James J. O'Day | 14th Worcester |
| Alice K. Wolf | 25th Middlesex |
| Frank I. Smizik | 15th Norfolk |
| Ellen Story | 3rd Hampshire |
| James B. Eldridge | [District] |
| Martin J. Walsh | 13th Suffolk |
| Thomas M. Stanley | 9th Middlesex |
| Angelo M. Scaccia | 14th Suffolk |
| Tom Sannicandro | 7th Middlesex |

HOUSE No. 1174

By Ms. Balser of Newton, a petition (accompanied by bill, House, No. 1174) of Ruth B. Balser and others relative to the effect of certain behavioral health disorders on certain disability insurance policies. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand Eleven

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
- 4 income replacement benefits that is issued or renewed in the Commonwealth shall impose
- 5 benefit limitations or exclusions upon claimants affected by behavioral health disorders, where
- 6 such limitations or exclusions are not imposed equally upon claimants affected by physical
- 7 disorders."
- 8 SECTION 2. Section 110 of chapter 175 of the General Laws is hereby amended by 9 adding the following subsection:-
- 10 "(Q) No certificate of coverage under a group policy of short-term or long-term disability
- 11 insurance providing income replacement benefits that is issued or renewed in the Commonwealth
- 12 shall impose benefit limitations or exclusions upon claimants affected by behavioral health
- disorders, where such limitations or exclusions are not imposed equally upon claimants affected
- 14 by physical disorders."