

**JOINT COMMITTEE ON FINANCIAL SERVICES
2025-2026 (194th) BILL SUMMARY**

Bill No: H1196

Title: AN ACT RELATIVE TO UNPAID HEALTH INSURANCE DEDUCTIBLES

Sponsor: Rep. Steven S. Howitt (*Seekonk*)

Hearing Date: July 15, 2025

Reporting Deadline: August 13, 2025

Prior History:

2023-24 (H1045): Ordered to a House Study

2021-22 (H1118): Ordered to a House Study

Similar Matters: H1156 (Fiola); S758 (Finegold)

CURRENT LAW:

M.G.L. c. 175 Insurance

SUMMARY:

This bill would shift the liability for payment of an unpaid deductible and or co-payment from a member to a member's health insurer under any individual, general, blanket, or group policy of health, accident, and sickness insurance issued by an insurer licensed under *M.G.L. c.175*. The division of insurance would issue regulations to implement and enforce this provision.