

**Joint Committee on Financial Services**  
**The 194th General Court of the Commonwealth of Massachusetts**  
**2025-2026**  
**Bill Summary**

**Bill No:** H1093

**Title:** An Act prohibiting certain insurance liens

**Sponsor:** Rep. John Barrett III

**Committee:** Financial Services

**Hearing Date:** November 4, 2025

**Reporting Date:** January 3, 2026

**Similar Matters:** N/A

**Prior History:**

**Current Law:** Chap. 176D section 3B deals Requirements for carriers offering pharmacy networks. Overall chapter outlines unfair business practices for insurance.

**Summary:**

When settling a claim, the settlement doesn't include compensation for cost of health care, loss of earnings. The individual gets to keep the entire settlement, the insurance company cannot get some of the money back for expenses already covered by insurance.