

**JOINT COMMITTEE ON FINANCIAL SERVICES  
2025-2026 (194<sup>th</sup>) BILL SUMMARY**

**Bill No:** H1151

**Title:** AN ACT RELATIVE TO COGNITIVE REHABILITATION FOR INDIVIDUALS WITH ACQUIRED BRAIN INJURY

**Sponsor:** Rep. Kimberly N. Ferguson (*Holden*)

**Hearing Date:** April 29, 2025

**Reporting Deadline:** June 28, 2015

**Similar Matters:** S742 (Sen. Feeney – Identical)

**Prior History:**

2023-24 (H1004): Reported favorably; Referred to Health Care Financing; Ordered to a House Study

2021-22 (H1078): Reported favorably; Referred to Health Care Financing; Reported favorably; Referred to SWM

2019-20 (H1083): Reported favorably; Referred to Health Care Financing; No further action taken

2017-18 (H2166): Reported favorably; Referred to Health Care Financing; Reported favorably; Referred to SWM

2015-16 (S485): Ordered to a Senate Study

**CURRENT LAW:**

*M.G.L. c. 32A Contributory Group General or Blanket Insurance for Persons in the Service of the Commonwealth (Group Insurance Commission)*

*M.G.L. c. 175 Insurance*

*M.G.L. c. 176A Non-Profit Hospital Service Corporations (Blue Cross of Massachusetts)*

*M.G.L. c. 176B Medical Service Corporations (Blue Shield of Massachusetts)*

*M.G.L. c. 176G Health Maintenance Organizations*

**SUMMARY:**

- The Group Insurance Commission and commercial health insurers will provide medically necessary treatment for care related to or because of an acquired brain injury.
- Medically necessary treatment includes, but is not limited to, cognitive rehabilitation therapy; cognitive communication therapy; neurocognitive therapy and rehabilitation; neurobehavioral, neurophysiological, neuropsychological and psychophysiological testing and treatment; neurofeedback therapy; functional rehabilitation therapy and remediation; community reintegration services; post-acute residential treatment services;

inpatient services; outpatient and day treatment services; home and community based treatment.

- Benefits will be provided on a non-discriminatory basis and will not include any lifetime limitation or unreasonable annual limitation of the number of days or treatment sessions.
- A health benefit plan will not deny benefits solely because the treatment or services are provided in a setting other than a hospital.
- The insurance commissioner, in consultation with the Brain Injury Association of Massachusetts, will require adequate training for those responsible for preauthorization of coverage or utilization review.
- Individual practitioners and treatment facilities will be qualified to provide acute care and post-acute care rehabilitation services through appropriate licensing, accreditation, training and customary and routine experience.