

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

**Bill No:** H1168

**Title:** AN ACT RELATIVE TO ELIMINATING THE PCP REFERRAL REQUIREMENT FOR SPECIALTY GYNECOLOGICAL CARE

**Sponsor:** Rep. Judith A. Garcia (*Chelsea*)

**Hearing Date:** July 15, 2025

**Reporting Deadline:** August 13, 2025

**Prior History:** None

**Similar Matters:** S818 (Payano – Identical)

**CURRENT LAW:**

*M.G.L. c. 176O Health Insurance Consumer Protections §15 (g) Disenrollment of provider; continuation of treatment; specialty health care coverage*

No health insurance carrier will require an insured to obtain a referral or prior authorization from a primary care provider for specialty care provided by an obstetrician, gynecologist, certified nurse-midwife or family practitioner participating in such carrier's health care provider network for the following: (1) annual preventive gynecologic health examinations, including any subsequent obstetric or gynecological services determined by such obstetrician, gynecologist, certified nurse-midwife or family practitioner to be medically necessary as a result of such examination; (2) maternity care; and (3) medically necessary evaluations and resultant health care services for acute or emergency gynecological conditions.

**SUMMARY:**

This bill would increase the number of conditions for which an insured could see a gynecologist without first obtaining a referral from their primary care physician. Under the bill's provisions, an insurer would not require an insured obtain a referral as condition of payment for preventative gynecologic health care and menstrual health conditions such as abnormal uterine bleeding, dysmenorrhea (painful or uncomfortable menstruation) and pelvic pain.