

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

Bill No: H1193

Title: AN ACT RELATIVE TO REQUIRING INSURANCE PROVIDERS COVER A MINIMUM OF 30 DAYS FOR IN-PATIENT SUBSTANCE ABUSE TREATMENT

Sponsor(s): Rep. Vanna Howard (*Lowell*), Rep. David M. Rogers (*Cambridge*)

Hearing Date: September 9, 2025

Bill Reporting Deadline: November 8, 2025

Similar Matters: S774 (Kennedy – Identical)

Prior History:

2023-24 (H3584): Ordered to a House Study

2021-22 (H2095): Mental Health, Substance Use and Recovery; Ordered to a House Study

2019-20 (H1715): Mental Health, Substance Use and Recovery; Ordered to a House Study

2017-18 (H2394): Mental Health, Substance Use and Recovery; Ordered to a House Study

2015-16 (H3460): Mental Health and Substance Abuse; Referred to Revenue, Discharged to Mental Health and Substance Abuse; Reported favorably; Referred to Health Care Financing; Discharged to SWM; Recommitted ought to pass with amendment; New draft substituted; Reported from SWM; New draft; Read 3rd and passed to be engrossed; Referred to HWM; House took no further action

Similar Matters: Duplicate of S774

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. 118E Division of Medical Assistance (MassHealth)

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 (HMOs)

Chapter 258 of the Acts of 2014, An Act to increase opportunities for long-term substance abuse recovery §§9, 19, 23, 25, 27, requires health plans, including plans offered by the Group

Insurance Commission (GIC) for active or retired employees of the Commonwealth, MassHealth, and private health insurance providers, to cover up to 14 days of medically necessary Acute Treatment Services (ATS - 24-hour medically supervised inpatient addiction treatment in a medically managed or monitored facility) and Clinical Stabilization Services (CSS - 4-hour clinically managed post detox treatment usually following ATS and may include education for relapse prevention, outreach to family or other support systems).

SUMMARY:

This bill would extend required insurance coverage of medically necessary Acute Treatment Services (ATS) and Clinical Stabilization Services (CSS) from 14 days, as set forth in several sections of *Chapter 258*, to 30 days. The legislation would apply to the Group Insurance Commission (GIC), MassHealth, and commercial health insurance plans.