

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

Bill No: H1321

Title: AN ACT RELATIVE TO TRANSPARENCY OF CONSUMER HEALTH INSURANCE RIGHTS

Sponsor: Rep. Greg Schwartz (*Newton*)

Hearing Date: April 29, 2025

Reporting Deadline: June 28, 2025

Prior History:

2023-24 (H937): Reported favorably; Referred to Health Care Financing; Reported favorably; Referred to SWM

2021-22 (H1042): Reported favorably: referred to Health Care Financing; Ordered to a House Study

Similar Matters: S685 (Creem – Identical)

CURRENT LAW:

M.G.L. c. 176O Health Insurance Consumer Protections, §19: Display of name and telephone number of health service manager on enrollment cards of carrier

This law grants a carrier one year to put the name and phone number of their behavioral health manager on their enrollment cards.

SUMMARY:

A commercial health insurance carrier would prominently place the following listed information on enrollment cards (member ID cards), which would increase the information readily available to both health plan member and health care provider. Notably, the cards would indicate whether a health plan member was covered by a fully insured health plan and subject to state insurance laws or covered by self-insured health plan and exempt from state insurance laws.

- “This health plan is fully insured, subject to all Massachusetts insurance laws.”
- The name of the carrier, and the name of the insured’s specific health plan, including any numbers or other information necessary to identify the plan.
- A toll-free telephone number for the carrier’s member services department.
- The name and toll-free telephone number of the member services department of any third-party administrator.
- The amount of any copayment under the plan.
- The amount of any deductible under the plan.

- Any other information required by the insurance commissioner.