

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

**Bill No:** H3986

**Title:** AN ACT RELATIVE TO ADDRESSING DELAYED PATIENT DISCHARGES

**Sponsor:** Rep. Kip A. Diggs (*Barnstable*)

**Hearing Date:** October 27, 2025

**Reporting Deadline:** December 3, 2025

**Prior History:** None

**Similar Matters:** None

**CURRENT LAW:**

*M.G.L. c. 111 Public Health*

*M.G.L. c. 175 Insurance §1Definitions*

“Company”, all corporations, associations, partnerships or individuals engaged as principals in the business of insurance including reciprocal exchanges as defined (as “Exchange”, “Domestic Exchange” or “Foreign Exchange”) in section ninety-four A.

**SUMMARY:**

SECTION 1. This bill would add a new section to *M.G.L. c. 111 Public Health* And would include the following definitions:

“Delayed patient discharge”, a situation where a patient remains in a hospital bed beyond the completion of medical treatment due to unresolved health insurance authorization issues, disputes over coverage or unavailability of in-network post-hospital care providers.

“Health insurance company”, a company as defined in section 1 of chapter 175 that engages in the business of health insurance.

This bill would require all health insurance companies to use dedicated care coordinators, available outside of standard business hours, to address health insurance authorizations and patient discharges and to facilitate hospital discharge and transition planning for patients requiring post-hospital care at nursing homes, skilled nursing facilities or rehabilitation centers.

This bill would require health insurance companies to provide hospitals with real-time access to secure electronic platforms containing patient health insurance information relevant to discharge planning. The bill would direct hospitals to use the same secure electronic platforms to collaborate with health insurance companies to ensure timely discharge processes.

This bill would direct the department of public health (DPH) to promulgate any necessary rules and regulations necessary to enforce the Act’s provisions and would allow DPH to audit

hospitals and health insurance companies to determine their compliance. The bill would empower DPH to impose fines on any non-compliant company up to \$10,000 per instance and would direct DPH to publish a report identifying any non-compliant entities.

DPH in collaboration with the executive office of health and human services (EOHHS) would prepare an annual report that would include: the number of documented delayed patient discharges; compliance rates among health insurance companies and hospitals; and any recommendations for improving discharge coordination and reducing delays. Each year the report would be submitted to the chairs of the joint committee on public health and the clerks of the house of representatives and senate by December 31.

SECTION 2. The Act would take effect on January 1, 2026.