

**Joint Committee on Financial Services
Bill Summary**

Bill No.: S698

Title: An Act relative to consumer deductibles

Sponsor: Senator Brendan Crighton

Bill History: Favorable Report from JCFS, Studied by HCF

Hearing Date: 4/29/2025

Summary: Amends section of MGL governing health insurance consumer protections to include definitions for “Insurer”, “Cost sharing requirement”, “Enrollee”, “Health plan”, “Health care service”, and “Person”. Requires that when calculating an enrollee’s contribution towards a cost-sharing requirement, the insurer shall include any payments made by the enrollee on by another person on behalf of the enrollee. Any contribution towards cost-sharing shall be applied immediately and in full towards the enrollee’s obligation. When calculating annual enrollee contributions, the insurer must include any enrollee payments for covered health insurance, including essential health benefits. Takes effect in 2026. Commissioner of Insurance may promulgate regulations to implement.

*Bill summary provided by Senate Sponsor pursuant to Senate Rule 17. The Joint Committee on Financial Services cannot certify the accuracy of each summary.