

HOUSE No. 1231

The Commonwealth of Massachusetts

PRESENTED BY:

Claire D. Cronin

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to health insurance coverage.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Claire D. Cronin</i>	<i>11th Plymouth</i>	<i>2/19/2021</i>

HOUSE No. 1231

By Ms. Cronin of Easton, a petition (accompanied by bill, House, No. 1231) of Claire D. Cronin relative to health insurance coverage for emergency and inpatient services. Financial Services.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Second General Court
(2021-2022)**

An Act relative to health insurance coverage.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Chapter 32A of the General Laws, as appearing in the 2018 Official
2 Edition, is hereby amended by inserting after section 17Q the following section:-

3 Section 17R. Any coverage offered by the commission to an active or retired employee of
4 the commonwealth insured under the group insurance commission shall provide coverage,
5 without any requirement of cost sharing by the insured, for all emergency and inpatient services,
6 including all professional, diagnostic and laboratory services, rehabilitation services, and
7 outpatient diagnostic testing related to any disease defined as dangerous to the public health by
8 the department of public health pursuant to section 6 of chapter 111 or any disease related to a
9 state of emergency declared by the governor, at both in-network and out-of-network providers.
10 Coverage for diagnostic testing shall include testing for symptomatic and asymptomatic
11 individuals.

12 SECTION 2. Chapter 118E of the General Laws is hereby amended by inserting after
13 section 10L the following section:-

14 Section 10M. The division and its contracted health insurers, health plans, health
15 maintenance organizations, behavioral health management firms and third-party administrators
16 under contract to a Medicaid managed care organization or primary care clinician plan shall
17 provide coverage, without any requirement of cost sharing by the insured, for all emergency and
18 inpatient services, including all professional, diagnostic and laboratory services, rehabilitation
19 services, and outpatient diagnostic testing related to any disease defined as dangerous to the
20 public health by the department of public health pursuant to section 6 of chapter 111 or any
21 disease related to a state of emergency declared by the governor, at both in-network and out-of-
22 network providers. Coverage for diagnostic testing shall include testing for symptomatic and
23 asymptomatic individuals.

24 SECTION 3. Chapter 175 of the General Laws is hereby amended by inserting after
25 section 47KK the following section:-

26 Section 47LL. Any individual policy of accident or sickness insurance issued pursuant to
27 this chapter shall provide coverage, without any requirement of cost sharing by the insured, for
28 all emergency and inpatient services, including all professional, diagnostic and laboratory
29 services, rehabilitation services, and outpatient diagnostic testing related to any disease defined
30 as dangerous to the public health by the department of public health pursuant to section 6 of
31 chapter 111 or any disease related to a state of emergency declared by the governor, at both in-
32 network and out-of-network providers. Coverage for diagnostic testing shall include testing for
33 symptomatic and asymptomatic individuals.

34 SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after
35 section 8MM the following section:-

36 Section 8NN. Any contract between a subscriber and the corporation under an individual
37 group or hospital service plan that is delivered, issued or renewed within the commonwealth
38 shall provide coverage, without any requirement of cost sharing by the insured, for all emergency
39 and inpatient services, including all professional, diagnostic and laboratory services,
40 rehabilitation services, and outpatient diagnostic testing related to any disease defined as
41 dangerous to the public health by the department of public health pursuant to section 6 of chapter
42 111 or any disease related to a state of emergency declared by the governor, at both in-network
43 and out-of-network providers. Coverage for diagnostic testing shall include testing for
44 symptomatic and asymptomatic individuals.

45 SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after
46 section 4MM the following section:-

47 Section 4NN. Any subscription certificate under an individual or group medical service
48 agreement delivered, issued or renewed within the commonwealth shall provide coverage,
49 without any requirement of cost sharing by the insured, for all emergency and inpatient services,
50 including all professional, diagnostic and laboratory services, rehabilitation services, and
51 outpatient diagnostic testing related to any disease defined as dangerous to the public health by
52 the department of public health pursuant to section 6 of chapter 111 or any disease related to a
53 state of emergency declared by the governor, at both in-network and out-of-network providers.
54 Coverage for diagnostic testing shall include testing for symptomatic and asymptomatic
55 individuals.

56 SECTION 6. Chapter 176G of the General Laws is hereby amended by inserting after
57 section 4EE the following section:-

58 Section 4FF. Any individual or group health maintenance contract shall provide
59 coverage, without any requirement of cost sharing by the insured, for all emergency and inpatient
60 services, including all professional, diagnostic and laboratory services, rehabilitation services,
61 and outpatient diagnostic testing related to any disease defined as dangerous to the public health
62 by the department of public health pursuant to section 6 of chapter 111 or any disease related to a
63 state of emergency declared by the governor, at both in-network and out-of-network providers.
64 Coverage for diagnostic testing shall include testing for symptomatic and asymptomatic
65 individuals.

66 SECTION 7. Chapter 176I of the General Laws is hereby amended by inserting after
67 section 4A the following section:-

68 Section 4B. Any preferred provider contract between an individual and an organization
69 shall provide coverage, without any requirement of cost sharing by the insured, for all emergency
70 and inpatient services, including all professional, diagnostic and laboratory services,
71 rehabilitation services, and outpatient diagnostic testing related to any disease defined as
72 dangerous to the public health by the department of public health pursuant to section 6 of chapter
73 111 or any disease related to a state of emergency declared by the governor, at both in-network
74 and out-of-network providers. Coverage for diagnostic testing shall include testing for
75 symptomatic and asymptomatic individuals.