

# **HOUSE . . . . . No. 04258**

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## The Commonwealth of Massachusetts

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HOUSE, July 12, 2012

The committee on Financial Services, to whom was referred the petition (accompanied by bill, House, No. 1174) of Ruth B. Balser and others relative to the effect of certain behavioral health disorders on certain disability insurance policies, reports recommending that the accompanying bill (House, No. 4258) ought to pass.

For the committee,

MICHAEL A. COSTELLO.

The Commonwealth of Massachusetts

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In the Year Two Thousand Twelve  
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An Act requiring mental health disclosure for disability policies.

*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. The commissioner of the division of insurance shall develop standards and  
2 procedures for notification of limitations or exclusions for policies or contracts for disability  
3 income benefits due to behavioral health disorders. The notification shall include in any written  
4 enrollment material and certificate of coverage developed by the insurer that is intended to be  
5 distributed to persons eligible for coverage under the policy or contract a clear and conspicuous  
6 notice that accurately explains the benefits available for disability due to behavioral health  
7 disorders and any and all limitations or exclusions thereto. The notification process shall include  
8 a method to verify receipt by policy holder of said limitations and exclusions. The commissioner  
9 of the division of insurance shall develop said standards and procedures no later than June 30,  
10 2013. The commissioner shall report his findings, with the clerks of the house of representatives  
11 and the senate and the joint committee on financial services. The division of insurance shall  
12 adopt, amend or repeal regulations to aid in the administration and enforcement of this section.