

HOUSE No. 974

The Commonwealth of Massachusetts

PRESENTED BY:

Ronald Mariano

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 passage of the accompanying bill:

An Act to regulate health insurance contracts/policies.

PETITION OF:

NAME:

Ronald Mariano

DISTRICT/ADDRESS:

3rd Norfolk

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 1018 OF 2007-2008.]

The Commonwealth of Massachusetts

In the Year Two Thousand and Nine

AN ACT TO REGULATE HEALTH INSURANCE CONTRACTS/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. Section 24B of chapter 175 of the General Laws, as appearing in the 2006 Official
2 Edition, is hereby amended by inserting after the first paragraph the following paragraph:

3 The commissioner shall also require health care insurers, including any self-insured sickness,
4 health, or welfare plan under this section, to recover all payments due from patients for
5 covered services. For purposes of this section, payments due from patients for covered
6 services include deductibles and co-insurance, and shall further be attributed to each patient
7 on an annual basis or for the period of the patient's period of coverage. Said health care
8 insurers shall include payments due from patients for covered health care services in their
9 payments to providers; provided however, that such payment shall not be delayed based on a
10 delay in recovering the payment due from the patient. Nothing in this section shall prohibit
11 providers and insurers from mutually agreeing to alternative billing and payment processes
12 when it has been determined that the patient has or can obtain secondary insurance coverage
13 for the services provided.

14 SECTION 2. The commissioner of insurance shall promulgate regulations to enforce the
15 provisions of this Act no later than 90 days after the effective date of the Act. Such regulations
16 shall be effective for provider contracts and enrollees' policies which are entered into, renewed,
17 or amended on or after the regulations effective date.