

HOUSE No. 4988

By Mr. Aguiar of Swansea, petition of Antone S. Aguiar, Jr., that health and accident insurance companies be prohibited from reducing benefits based upon multiple policies. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Seventy-Five.

AN ACT PROHIBITING HEALTH AND ACCIDENT INSURANCE COMPANIES FROM REDUCING BENEFITS BASED UPON MULTIPLE 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 Paragraph (b) of subdivision (3) of section 108 of chapter 175
2 of the General Laws is hereby amended by striking out
3 provisions (4) and (5), as appearing in section 1 of chapter 275
4 of the acts of 1954, and inserting in place thereof the following
5 provision:—

6 (4) *Insurance with Other Insurers.* If there be other valid
7 coverage, not with this insurer, providing benefits for the same
8 loss on a provision of service basis or on an expense incurred
9 basis each insurer shall pay the total amount of the claim due.

