

SENATE No. 671

By Mr. Lees (by request), a petition (accompanied by bill, Senate, No. 671) of Susan J. Grimaldi for legislation to further define short term medical insurance. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Ninety-Nine.

AN ACT RELATIVE TO SHORT TERM MEDICAL INSURANCE.

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 of chapter 176M of the Massachusetts General Laws,
2 as appearing in the 1996 Official Edition, is hereby amended by
3 striking out the definition of "Health Plan" and inserting in place
4 thereof the following definition:—

5 "Health plan", any individual, general, blanket, or group policy
6 of health, accident or sickness insurance issued by an insurer
7 required to be licensed under chapter 175; a hospital service plan
8 issued by a nonprofit hospital service corporation under chapter
9 176A; a medical service plan issued by a nonprofit hospital
10 service corporation under chapter 176B; a health maintenance
11 contract issued by a health maintenance organization under
12 chapter 176G; and an insured health plan that includes a preferred
13 provider arrangement under chapter 176I. The words "health
14 plan" shall not include an individual non-renewable, short-term
15 contract issued for a term that does not exceed 12 months, indi-
16 vidual student medical plans, accident only, credit, dental or dis-
17 ability income insurance, coverage issued as a supplement to
18 liability insurance, insurance arising out of a worker's compensa-
19 tion law or similar law, automobile medical payment insurance,
20 insurance under which benefits are payable with or without regard
21 to fault and which is statutorily required to be contained in a lia-
22 bility insurance policy or equivalent self insurance, long term care
23 only insurance, or any policy subject to the provisions of chapter

24 176K. The commissioner may by regulation define other health
25 coverage as a health plan for the purposes of this chapter.