

By Mrs. Paulsen of Belmont, petition of Anne M. Paulsen, Kay Khan and Steven Tolman for legislation to prohibit discrimination in disability insurance policies. Insurance.

The Commonwealth of Massachusetts

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

AN ACT TO PROHIBIT DISCRIMINATION IN DISABILITY 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. Chapter 175 of the General Laws, as most
2 recently amended by chapter 376 of the acts of 1996, is hereby
3 amended by inserting after section 108E the following section:—

4 Section 108F. No benefit under a policy of insurance insuring
5 against disability from injury or disease shall be terminated or
6 subject to time limits solely on the basis of diagnosis or type of
7 diagnosis including, but not limited to, a diagnosis or type of
8 diagnosis based upon a psychiatric or mental impairment or a
9 “self-reported” impairment. Standards governing the termination
10 or time limits applicable to said diagnoses or types of diagnoses
11 shall be consistent with the standards governing the termination or
12 time limits governing other diagnoses or types of diagnoses.

1 SECTION 2. Said chapter 175 is hereby further amended by
2 inserting after section 110A the following section:—

3 Section 110A½. No benefit under a policy of insurance insuring
4 against disability from injury or disease shall be terminated or
5 subject to time limits solely on the basis of diagnosis or type of
6 diagnosis including, but not limited to, a diagnosis or type of
7 diagnosis based upon a psychiatric or mental impairment or a
8 “self-reported” impairment. Standards governing the termination
9 or time limits applicable to said diagnoses or types of diagnoses
10 shall be consistent with the standards governing the termination or
11 time limits governing other diagnoses or types of diagnoses.

