

By Ms. Buell of Greenfield, petition of Carmen H. Buell and other members of the House for legislation to prevent the differential treatment in health care insurance coverage for person with AIDS or the HIV virus. Insurance.

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**The Commonwealth of Massachusetts**

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

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AN ACT TO PREVENT DIFFERENTIAL TREATMENT IN HEALTH CARE  
COVERAGE.

*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 is hereby  
2 amended by adding the following new section: —

3 Section 47M. No individual policy of accident and sickness  
4 issued pursuant to section 108 nor any group blanket policy of  
5 accident and sickness insurance issued pursuant to section 110  
6 shall impose deductibles, copayments, coinsurance, annual or  
7 lifetime benefit maximums, waiting periods or any other  
8 limitations on coverage for Acquired Immune Deficiency  
9 Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) -  
10 related conditions that are different from those imposed on  
11 benefits for services not related to AIDS or HIV.

1 SECTION 2. Chapter 176A of the General Laws is hereby  
2 amended by adding the following new section:

3 Section 80. No contract between a subscriber and the  
4 corporation under an individual or group hospital service plan  
5 shall impose deductibles, copayments, coinsurance, annual or  
6 lifetime benefit maximums, waiting periods or any other  
7 limitations on coverage for Acquired Immune Deficiency  
8 Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) -  
9 related conditions that are different from those imposed on  
10 benefits for services not related to AIDS or HIV.

1 SECTION 3. Chapter 176B of the General Laws is hereby  
2 amended by adding the following new section:

3 Section 4O. No subscriber certificate under an individual or  
4 group medical service agreement shall impose deductibles,  
5 copayments, coinsurance, annual or lifetime benefit maximums,  
6 waiting periods or any other limitations on coverage for Acquired  
7 Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency  
8 Virus (HIV) - related conditions that are different from  
9 those imposed on benefits for services not related to AIDS or HIV.

1 SECTION 4. Chapter 176G of the General Laws is hereby  
2 amended by adding the following new section: —

3 Section 4F. No health maintenance contract shall impose  
4 deductibles, copayments, coinsurance, annual or lifetime benefit  
5 maximums, waiting periods or any other limitations on coverage  
6 for Acquired Immune Deficiency Syndrome (AIDS) or Human  
7 Immunodeficiency Virus (HIV) - related conditions that are  
8 different from those imposed on benefits for services not related  
9 to AIDS or HIV.

1 SECTION 5. Chapter 176I of the General Laws is hereby  
2 amended by adding the following new section:

3 Section 12. No insured health benefit plan that includes a  
4 preferred provider arrangement shall impose deductibles,  
5 copayments, coinsurance, annual or lifetime benefit maximums,  
6 waiting periods or any other limitations on coverage for Acquired  
7 Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency  
8 Virus (HIV) - related conditions that are different from  
9 those imposed on benefits for services not related to AIDS  
10 or HIV.