

The Commonwealth of Massachusetts

PRESENTED BY:

Daniel R. Carey

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 adoption of the accompanying bill:

An Act relative to ensuring treatment for genetic craniofacial conditions.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
Daniel R. Carey	2nd Hampshire	2/5/2021
David Paul Linsky	5th Middlesex	2/17/2021
Angelo J. Puppolo, Jr.	12th Hampden	2/18/2021
Thomas M. Stanley	9th Middlesex	2/18/2021
Susannah M. Whipps	2nd Franklin	2/18/2021
Joanne M. Comerford	Hampshire, Franklin and Worcester	2/19/2021
Walter F. Timilty	Norfolk, Bristol and Plymouth	3/9/2021
Joseph D. McKenna	18th Worcester	3/11/2021
Hannah Kane	11th Worcester	3/15/2021
Patricia A. Duffy	5th Hampden	4/5/2021
Carlos González	10th Hampden	4/5/2021
Natalie M. Blais	1st Franklin	4/5/2021
Jacob R. Oliveira	7th Hampden	4/5/2021

By Mr. Carey of Easthampton, a petition (accompanied by bill, House, No. 1214) of Daniel R. Carey and others for legislation to provide health insurance coverage for certain medically necessary functional repair or restoration of craniofacial disorders. Financial Services.

The Commonwealth of Massachusetts

In the One Hundred and Ninety-Second General Court (2021-2022)

An Act relative to ensuring treatment for genetic craniofacial conditions.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

Section 1. Chapter 32A of the General Laws is hereby amended by inserting after section
 17N as appearing in the 2014 Official Edition, the following section:-

3 Section 17O. Any coverage offered by the commission to an active or retired employee 4 of the commonwealth insured under the group insurance commission shall provide coverage for medically necessary functional repair or restoration of craniofacial disorders, with the exception 5 6 of coverage for cleft lip and cleft palate which is prescribed elsewhere in the General Laws, to 7 improve the function of, or to approximate the normal appearance or any abnormal structures 8 caused by congenital disease of anomaly. Coverage under this section shall include the necessary 9 care and treatment of medically diagnosed congenital disease or anomaly. Including, but not 10 limited to, ectodermal dysplasia, dentinogenesis imperfecta, amelogenesis imperfecta. Coverage 11 shall not include cosmetic surgery or for dental or orthodontic treatment unrelated to congenital 12 disease or anomaly. The benefits in this section shall not be subject to any greater deductible,

coinsurance, copayments or out-of-pocket limits than any other benefit provided by thecommission.

15	SECTION 2. Chapter 118E of the General Laws is hereby amended by inserting after
16	section 10I, inserted by section 105 of chapter 46 of the acts of 2015, the following section:-
17	Section 10J. The division shall provide coverage for medically necessary functional
18	repair or restoration of craniofacial disorders; with the exception of coverage for cleft lip and
19	cleft palate which is prescribed elsewhere in the General Laws, to improve the function of, or to
20	approximate the normal appearance of any abnormal structures caused by congenital disease or
21	anomaly. Coverage under this section shall include the necessary care and treatment of medically
22	diagnosed congenital disease or anomaly, including ectodermal dysplasia, dentinogenesis
23	imperfecta, and amelogenesis imperfecta. Coverage shall not include cosmetic surgery or for
24	dental or orthodontic treatment unrelated to congenital disease or anomaly. The benefits in this
25	section shall not be subject to any greater deductible, coinsurance, copayments or out-of-pocket
26	limits than any other benefit provided by the division.
27	SECTION 3. Chapter 175 of the General Laws is hereby amended by inserting after
28	section 47GG, as appearing in the 2014 Official Edition, the following section:-
29	Section 47HH. The following shall provide coverage for medically necessary functional
30	repair or restoration of craniofacial disorders; with the exception of coverage for cleft lip and
31	cleft palate which is prescribed elsewhere in the General Laws, to improve the function of, or to
32	approximate the normal appearance of any abnormal structures caused by congenital disease or
33	anomaly. Coverage under this section shall include the necessary care and treatment of medically
34	diagnosed congenital disease or anomaly, including ectodermal dysplasia, dentinogenesis

35 imperfecta, and amelogenesis imperfecta. Coverage shall not include cosmetic surgery or dental 36 or orthodontic treatment unrelated to congenital disease or anomaly .: (i) any policy of accident 37 and sickness insurance, as described in section 108, which provides hospital expense and 38 surgical expense insurance and which is delivered, issued or subsequently renewed by agreement 39 between the insurer and policyholder in the commonwealth; (ii) any blanket or general policy of 40 insurance described in subdivision (A), (C) or (D) of section 110 which provides hospital 41 expense and surgical expense insurance and which is delivered, issued or subsequently renewed 42 by agreement between the insurer and the policyholder in or outside of the commonwealth; or 43 (iii) any employees' health and welfare fund which provides hospital expense and surgical 44 expense benefits and which is delivered, issued or renewed to any person or group of persons in 45 the commonwealth. The benefits in this section shall not be subject to any greater deductible, 46 coinsurance, copayments or out-of-pocket limits than any other benefit provided by the insurer.

47 SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after
48 section 8II, as so appearing, the following section:-

49 Section 8JJ. Any contract between a subscriber and the corporation under an individual or 50 group hospital service plan which is delivered, issued or renewed within the commonwealth shall 51 provide coverage for medically necessary functional repair or restoration of craniofacial 52 disorders; with the exception of coverage for cleft lip and cleft palate which is prescribed 53 elsewhere in the General Laws, to improve the function of, or to approximate the normal 54 appearance of any abnormal structures caused by congenital disease or anomaly. Coverage under 55 this section shall include the necessary care and treatment of medically diagnosed congenital 56 disease or anomaly, including, ectodermal dysplasia, dentinogenesis imperfecta, and 57 amelogenesis imperfecta. Coverage shall not include cosmetic surgery or dental or orthodontic

58 treatment unrelated to congenital disease or anomaly. The benefits in this section shall not be 59 subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any other 60 benefit provided by the insurer.

61 SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after
62 section 4II, as so appearing, the following section:-

63 Section 4JJ. Any subscription certificate under an individual or group medical service 64 agreement delivered, issued or renewed within the commonwealth shall provide coverage for 65 medically necessary functional repair or restoration of craniofacial disorders; with the exception 66 of coverage for cleft lip and cleft palate which is prescribed elsewhere in the General Laws, to 67 improve the function of, or to approximate the normal appearance of any abnormal structures 68 caused by disease or anomaly. Coverage under this section shall include the necessary care and 69 treatment of medically diagnosed congenital disease or anomaly, including, ectodermal 70 dysplasia, dentinogenesis imperfecta, and amelogenesis imperfecta. Coverage shall not include 71 cosmetic surgery or dental or orthodontic treatment unrelated to congenital disease or anomaly. 72 The benefits in this section shall not be subject to any greater deductible, coinsurance, 73 copayments or out-of-pocket limits than any other benefit provided by the insurer. 74 SECTION 6. Chapter 176G of the General Laws, as so appearing, is hereby amended by 75 inserting after section 4AA, as so appearing, the following section:-

Section 4BB. Any individual or group health maintenance contract shall provide
coverage for medically necessary functional repair or restoration of craniofacial disorders; with
the exception of coverage for cleft lip and cleft palate which is prescribed elsewhere in the
General Laws, to improve the function of, or to approximate the normal appearance of any

abnormal structures caused by congenital disease or anomaly. Coverage under this section shall
include the necessary care and treatment of medically diagnosed congenital disease or anomaly,
including, ectodermal dysplasia, dentinogenesis imperfecta, and amelogenesis imperfecta.
Coverage shall not include cosmetic surgery or dental or orthodontic treatment unrelated to
congenital disease or anomaly. The benefits in this section shall not be subject to any greater
deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by
the insurer.

87 SECTION 7. Chapter 176I of the General Laws, as so appearing, is hereby amended by 88 inserting after section,12, as so appearing, the following section:-

89 Section 13. An organization entering into a preferred provider contract shall provide 90 coverage for medically necessary functional repair or restoration of craniofacial disorders; with 91 the exception of coverage for cleft lip and cleft palate which is prescribed elsewhere in the 92 General Laws, to improve the function of, or to approximate the normal appearance of any 93 abnormal structures caused by congenital disease or anomaly. Coverage under this section shall 94 include the necessary care and treatment of medically diagnosed congenital disease or anomaly, 95 including, ectodermal dysplasia, dentinogenesis imperfecta, and amelogenesis imperfecta. 96 Coverage shall not include cosmetic surgery or dental or orthodontic treatment unrelated to 97 congenital defects, developmental deformities, trauma, tumors, infections or disease. The 98 benefits in this section shall not be subject to any greater deductible, coinsurance, copayments or 99 out-of-pocket limits than any other benefit provided by the insurer.

SECTION 8. This act shall apply to all policies, contracts and certificates of health
insurance subject to chapters 32A, 118E, 175, 176A, 176B, 176G and 176I, of the General Laws,

- 102 as so appearing, issued or renewed, except any entity to the extent it offers a policy, certificate or
- 103 contract that provides coverage for dental care services or vision care services.