## The Commonwealth of Massachusetts

In the One Hundred and Eighty-Ninth General Court (2015-2016)

An Act concerning the safety of autistic and alzheimer individuals.

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
- 2 section 17N, as appearing in the 2014 Official Edition, the following section:-
- 3 Section 17O. (a) The commission shall provide coverage for a "Technology-Assisted
- 4 Tracking Device" and repairs to any active or retired employee of the commonwealth who is
- 5 insured under the group insurance commission and who is diagnosed by a licensed physician
- 6 with Dementia, Alzheimer's disease, or Autism Spectrum Disorder, under the same terms and
- 7 conditions that apply to other durable medical equipment covered under the policy, except as
- 8 otherwise provided in this section.
- 9 (b) In this section, "Technology-Assisted Tracking Device" shall mean any wearable
- 10 device that complies with the following specifications:
- The device shall be waterproof and able to function under water; compliant with IP66 and
- 12 IP68 standards; work indoors or under cover; not require direct line of sight to the sky;
- 13 independent of third-party public communication networks, cellular, GSM, GPRS, or similar;

- include a tamper-resistant wrist or ankle strap directly changeable by a caregiver; with system specifics to avoid false alarms in order not to waste LE and SAR time, and a patient specific code to avoid mistaken identities.
- 17 (c) Such coverage shall not impose any annual or lifetime dollar maximum on coverage 18 for a "Technology-Assisted Tracking Device" other than an annual or lifetime dollar maximum 19 that applies in the aggregate to all items and services covered under the policy.
- 20 (d) Such coverage shall not apply amounts paid for a "Technology-Assisted Tracking
  21 Device" to any annual or lifetime dollar maximum applicable to other durable medical
  22 equipment covered under the policy other than an annual or lifetime dollar maximum that applies
  23 in the aggregate to all items and services covered under the policy.
- 24 (e) Such coverage may include a reasonable coinsurance requirement for a "Technology-25 Assisted Tracking Device" not to exceed 20 per cent of the allowable cost of the "Technology-Assisted Tracking Device" or repair, unless all covered benefits applying coinsurance under the 26 plan do so at a higher amount. If the policy provides coverage for services from nonparticipating 27 28 providers, the policy may include a reasonable coinsurance requirement for a "Technology-Assisted Tracking Device" and repairs, not to exceed 40 per cent of the allowable cost of the 29 30 device or repair when obtained from a nonparticipating provider, unless all covered benefits applying coinsurance under the plan do so at a higher amount. 31
- 32 (f) Such coverage may require prior authorization as a condition of coverage for a33 "Technology-Assisted Tracking Device"
- (g) Such coverage shall only be required to provide coverage for the most appropriatelymedically necessary model that adequately meets the needs of the policyholder.

- 36 SECTION 2. Chapter 175 of the General Laws is hereby amended by inserting after section 47GG the following section:-
- 38 Section 47HH. (a) Any blanket or general policy of insurance described in subdivision (A), (C) or (D) of section 110 which provides hospital expense and surgical expense insurance 39 and which is issued or subsequently renewed by agreement between the insurer and the policy 40 holder, within or without the commonwealth, during the period this section is effective, or any 41 42 policy of accident or sickness insurance as described in section 108 which provides hospital expense and surgical expense insurance and which is delivered or issued for delivery or subsequently renewed by agreement between the insurer and the policy holder in the 44 commonwealth, during the period that this section is effective, or any employees' health and 45 welfare fund which provides hospital expense and surgical expense benefits and which is 46 47 promulgated or renewed to any person or group of persons in the commonwealth, while this section is effective, shall provide coverage for a "Technology-Assisted Tracking Device" and 48 repairs, to an insured who is diagnosed by a licensed physician with Dementia, Alzheimer's 49 disease, or Autism Spectrum Disorder, under the same terms and conditions that apply to other 50 durable medical equipment covered under the policy, except as otherwise provided in this 51 52 section.
- (b) In this section, "Technology-Assisted Tracking Device" shall mean any wearabledevice that complies with the following specifications:
- The device shall be waterproof and able to function under water; compliant with IP66 and IP68 standards; work indoors or under cover; not require direct line of sight to the sky; independent of third-party public communication networks, cellular, GSM, GPRS, or similar;

- include a tamper-resistant wrist or ankle strap directly changeable by a caregiver; with system specifics to avoid false alarms in order not to waste LE and SAR time, and a patient specific code to avoid mistaken identities.
- 61 (c) No such policy shall impose any annual or lifetime dollar maximum on coverage for a 62 "Technology-Assisted Tracking Device" other than an annual or lifetime dollar maximum that 63 applies in the aggregate to all items and services covered under the policy.
- (d) No such policy shall apply amounts paid for a "Technology-Assisted Tracking

  Device" to any annual or lifetime dollar maximum applicable to other durable medical

  equipment covered under the policy other than an annual or lifetime dollar maximum that applies

  in the aggregate to all items and services covered under the policy.
- 68 (e) Any such policy may include a reasonable coinsurance requirement for a 69 "Technology-Assisted Tracking Device" and repairs, not to exceed 20 per cent of the allowable cost of the "Technology-Assisted Tracking Device" device or repair, unless all covered benefits 70 applying coinsurance under the plan do so at a higher amount. If such policy provides coverage 71 72 for services from nonparticipating providers, the contract may include a reasonable coinsurance requirement for a "Technology-Assisted Tracking Device" and repairs, not to exceed 40 per cent 73 of the allowable cost of the "Technology-Assisted Tracking Device" or repair when obtained 74 from a nonparticipating provider, unless all covered benefits applying coinsurance under the plan 75 do so at a higher amount. 76
- 77 (f) Any such policy may require prior authorization as a condition of coverage for a 78 "Technology-Assisted Tracking Device".

- (g) Any such policy shall only be required to provide coverage for the most appropriatelymedically necessary model that adequately meets the needs of the policyholder.
- 81 SECTION 3. Chapter 176A of the General Laws is hereby amended by inserting after 82 section 8II the following section:-
- 83 Section 8JJ. (a) A contract between a subscriber and the corporation under an individual or group hospital service plan which provides hospital expense and surgical expense insurance delivered, issued or renewed by agreement between the insurer and the policyholder, within or 85 86 without the commonwealth, shall provide benefits to all individual subscribers and members 87 within the commonwealth and to all group members having a principal place of employment within the commonwealth, for a "Technology-Assisted Tracking Device" and repairs for those 88 individuals who are diagnosed by a licensed physician with Dementia, Alzheimer's disease, or Autism Spectrum Disorder. If a "Technology-Assisted Tracking Device" is covered as a durable 90 medical equipment benefit, coverage shall be provided under the same terms and conditions that 92 apply to other durable medical equipment covered under the contract, except as otherwise provided in this section. If a "Technology-Assisted Tracking Device" is covered as a stand-alone 93 benefit, coverage shall be consistent with the terms and conditions as described in this section. 94
- (b) In this section, "Technology-Assisted Tracking Device" shall mean any wearabledevice that complies with the following specifications:
- The device shall be waterproof and able to function under water; compliant with IP66 and IP68 standards; work indoors or under cover; not require direct line of sight to the sky; independent of third-party public communication networks, cellular, GSM, GPRS, or similar; include a tamper-resistant wrist or ankle strap directly changeable by a caregiver; with system

- specifics to avoid false alarms in order not to waste LE and SAR time, and a patient specific code to avoid mistaken identities.
- 103 (c) No such contract shall impose any annual or lifetime dollar maximum on coverage for 104 a "Technology-Assisted Tracking Device" other than an annual or lifetime dollar maximum that 105 applies in the aggregate to all items and services covered under the policy.
- 107 (d) No such contract shall apply amounts paid for a "Technology-Assisted Tracking
  107 Device" to any annual or lifetime dollar maximum applicable to other durable medical
  108 equipment covered under the policy other than an annual or lifetime dollar maximum that applies
  109 in the aggregate to all items and services covered under the policy.
- 110 e) Any such contract may include a reasonable coinsurance requirement for a 111 "Technology-Assisted Tracking Device" and repairs, not to exceed 20 per cent of the allowable 112 cost of the "Technology-Assisted Tracking Device" device or repair, unless all covered benefits applying coinsurance under the plan do so at a higher amount. If the contract provides coverage 113 for services from nonparticipating providers, the contract may include a reasonable coinsurance 114 requirement for a "Technology-Assisted Tracking Device" and repairs, not to exceed 40 per cent 115 of the allowable cost of the a "Technology-Assisted Tracking Device" or repair when obtained 116 from a nonparticipating provider, unless all covered benefits applying coinsurance under the plan 117 do so at a higher amount. 118
- (f) Any such contract may require prior authorization as a condition of coverage for a"Technology-Assisted Tracking Device" device.
- (g) Any such contract shall only be required to provide coverage for the most appropriate
   medically necessary model that adequately meets the medical needs of the policyholder.

SECTION 4. Chapter 176B of the General Laws is hereby amended by inserting, after section 4II, the following section:-

125 Section 4JJ. (a) Any subscription certificate under an individual or group medical service 126 agreement that shall be delivered, issued or renewed within the commonwealth shall provide, as 127 benefits to all individual subscribers or members within the commonwealth and to all group members having a principal place of employment within the commonwealth, coverage for a 128 "Technology-Assisted Tracking Device" and repairs for those who are diagnosed by a licensed 129 physician with Dementia, Alzheimer's disease, or Autism Spectrum Disorder. If a "Technology-130 Assisted Tracking Device" is covered as a durable medical equipment benefit, coverage shall be 131 132 provided under the same terms and conditions that apply to other durable medical equipment 133 covered under the policy, except as otherwise provided in this section. If a "Technology-Assisted 134 Tracking Device" is covered as a stand-alone benefit, coverage shall be consistent with the terms 135 and conditions as described in this section.

(b) In this section, "Technology-Assisted Tracking Device" shall mean any wearabledevice that complies with the following specifications:

The device shall be waterproof and able to function under water; compliant with IP66 and IP68 standards; work indoors or under cover; not require direct line of sight to the sky; independent of third-party public communication networks, cellular, GSM, GPRS, or similar; include a tamper-resistant wrist or ankle strap directly changeable by a caregiver; with system specifics to avoid false alarms in order not to waste LE and SAR time, and a patient specific code to avoid mistaken identities.

- (c) No such certificate shall impose any annual or lifetime dollar maximum on coverage for a "Technology-Assisted Tracking Device" other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.
- 147 (d) No such certificate shall impose amounts paid for a "Technology-Assisted Tracking
  148 Device" to any annual or lifetime dollar maximum applicable to other durable medical
  149 equipment covered under the policy other than an annual or lifetime dollar maximum that applies
  150 in the aggregate to all items and services covered under the policy.
- 151 (e) Any such certificate may include a reasonable coinsurance requirement for a "Technology-Assisted Tracking Device" and repairs, not to exceed 20 per cent of the allowable 152 cost of the a "Technology-Assisted Tracking Device" or repair, unless all covered benefits 153 154 applying coinsurance under the plan do so at a higher amount. If the certificate provides 155 coverage for services from nonparticipating providers, the contract may include a reasonable coinsurance requirement for a "Technology-Assisted Tracking Device" and repairs, not to 156 157 exceed 40 per cent of the allowable cost of the a "Technology-Assisted Tracking Device" or 158 repair when obtained from a nonparticipating provider, unless all covered benefits applying coinsurance under the plan do so at a higher amount. 159
- (f) Any such certificate may require prior authorization as a condition of coverage for a"Technology-Assisted Tracking Device".
- (g) Any such contract shall only be required to provide coverage for the most appropriatemedically necessary model that adequately meets the medical needs of the policyholder.
- SECTION 5. Chapter 176G of the General Laws is hereby amended by inserting after section 4AA, the following section:-

166 Section 4BB. (a) Individual and group health maintenance contracts shall provide coverage for a "Technology-Assisted Tracking Device" and repairs for those insureds diagnosed 167 by a licensed physician with Dementia, Alzheimer's disease, or Autism Spectrum Disorder. If a 168 "Technology-Assisted Tracking Device" is covered as a durable medical equipment benefit, 169 coverage shall be provided under the same terms and conditions that apply to other durable 170 171 medical equipment covered under the contracts, except as otherwise provided in this section. If a "Technology-Assisted Tracking Device" is covered as a stand-alone benefit, coverage shall be 172 consistent with the terms and conditions as described in this section. 173

- (b) In this section, "Technology-Assisted Tracking Device" shall mean any wearabledevice that complies with the following specifications:
- The device shall be waterproof and able to function under water; compliant with IP66 and IP68 standards; work indoors or under cover; not require direct line of sight to the sky; independent of third-party public communication networks, cellular, GSM, GPRS, or similar; include a tamper-resistant wrist or ankle strap directly changeable by a caregiver; with system specifics to avoid false alarms in order not to waste LE and SAR time, and a patient specific code to avoid mistaken identities.
- 182 (c) A health maintenance contract shall not impose any annual or lifetime dollar
  183 maximum on coverage for a "Technology-Assisted Tracking Device" other than an annual or
  184 lifetime dollar maximum that applies in the aggregate to all items and services covered under the
  185 policy.
- (d) A health maintenance contract shall not apply amounts paid for a "Technology-Assisted Tracking Device" to any annual or lifetime dollar maximum applicable to other durable

- medical equipment covered under the policy other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.
- 190 (e) A health maintenance contract may include a reasonable coinsurance requirement for 191 a "Technology-Assisted Tracking Device" and repairs, not to exceed 20 per cent of the allowable 192 cost of the "Technology-Assisted Tracking Device" device or repair, unless all covered benefits 193 applying coinsurance under the plan do so at a higher amount. If the health maintenance contract 194 provides coverage for services from nonparticipating providers, the contract may include a reasonable coinsurance requirement for a "Technology-Assisted Tracking Device" and repairs, 195 196 not to exceed 40 per cent of the allowable cost of the a "Technology-Assisted Tracking Device" 197 device or repair when obtained from a nonparticipating provider, unless all covered benefits 198 applying coinsurance under the plan do so at a higher amount.
- (f) A health maintenance contract may require prior authorization as a condition ofcoverage for a "Technology-Assisted Tracking Device".
- (g) A health maintenance contract shall only be required to provide coverage for the most
   appropriate medically necessary model that adequately meets the medical needs of the
   policyholder.