

# **HOUSE . . . . . No. 4778**

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## The Commonwealth of Massachusetts

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HOUSE OF REPRESENTATIVES, July 18, 2018.

The committee on Financial Services, to whom were referred so much of the recommendations of the Department of the State Treasurer (House, No. 23) as relates to the deposit of public monies (House, No. 36); So much of the recommendations of the Department of the State Treasurer (House, No. 23) as relates to surety bonds (House, No. 39); So much of the recommendations of the Commission on Uniform State Laws (House, No. 42) as relates to making amendments to the Uniform Commercial Code covering provisions dealing with negotiable instruments and bank deposits and collections (House, No. 44); the petition (accompanied by bill, House, No. 476) of James Arciero, Richard Ferry and Rady Mom for legislation to provide protections to retirees whose pension benefits are transferred from a pension plan protected under the Employee Retirement Income Security Act to a substitute pension benefit provider; the petition (accompanied by bill, House, No. 477) of Brian M. Ashe for legislation to abolish the Auto Damage Appraiser Licensing Board within the Division of Insurance; the petition (accompanied by bill, House, No. 478) of Bruce J. Ayers for legislation to establish safeguards and public protections for consumers conducting bank transactions at automated teller machines; the petition (accompanied by bill, House, No. 479) of Bruce J. Ayers relative to arbitration with insurance companies for property damages to motor vehicles; the petition (accompanied by bill, House, No. 480) of Bruce J. Ayers that banking and lending institutions be required to issue certain information on monthly statements to mortgage loan customers; the petition (accompanied by bill, House, No. 481) of Bruce J. Ayers and James M. Murphy that insurance companies be authorized to extend rebates to clients with safe driving records; the petition (accompanied by bill, House, No. 483) of Ruth B. Balser and others for legislation to prohibit discrimination in the issuance of certain insurance policies; the petition (accompanied by bill, House, No. 484) of Ruth B. Balser, Tricia Farley-Bouvier

and others relative to the continuity of care for mental health treatment; the petition (accompanied by bill, House, No. 485) of Ruth B. Balser and others for legislation to prohibit benefit limits and exclusions for behavioral health disorders on certain disability insurance policies; the petition (accompanied by bill, House, No. 486) of Ruth B. Balser and others for legislation to require health care coverage for emergency psychiatric services; the petition (accompanied by bill, House, No. 487) of Ruth B. Balser and others relative to the disclosure of certain data by behavioral health management firms and other third party administrators; the petition (accompanied by bill, House, No. 488) of Ruth B. Balser and others for legislation to require coverage for community and home-based behavioral health care services for certain children and adolescents with mental health disorders; the petition (accompanied by bill, House, No. 489) of Jennifer E. Benson and others relative to allotment of risk by certain insurance carriers; the petition (accompanied by bill, House, No. 490) of Jennifer E. Benson and others relative to ensuring transparency of health plan formularies; the petition (accompanied by bill, House, No. 491) of Jennifer E. Benson and others relative to transparency and access in healthcare; the petition (accompanied by bill, House, No. 492) of Jennifer E. Benson and others relative to management of medications; the petition (accompanied by bill, House, No. 493) of Antonio F. D. Cabral relative to notices required for motor vehicle insurance premium and coverage changes; the petition (accompanied by bill, House, No. 495) of Daniel Cahill relative to alternative contract payments based on health care provider quality performance; the petition (accompanied by bill, House, No. 496) of Daniel Cahill relative to amending the banking laws and statutes of the Commonwealth; the petition (accompanied by bill, House, No. 497) of James M. Cantwell and others for legislation to direct the Attorney General to provide for a study of the methodology used to promulgate new flood insurance rate maps through the National Flood Insurance Program; the petition (accompanied by bill, House, No. 498) of James M. Cantwell and others that the Commissioner of the Division of Insurance be directed to make a bi-annual investigation relative to flood insurance rates; the petition (accompanied by bill, House, No. 499) of James M. Cantwell and others relative to insurance payments for use of ambulance services; the petition (accompanied by bill, House, No. 501) of Gerard Cassidy for legislation to require insurers to report malpractice claims or actions for optometrists; the petition (accompanied by bill, House, No. 502) of Gerard Cassidy and others relative to the reimbursement of interpreter services incurred by certain hospitals; the petition (accompanied by bill, House, No. 503) of Tackey Chan relative to the Division of Insurance Auto Damage Appraiser Licensing Board; the petition (accompanied by bill, House, No. 504) of Tackey Chan for legislation to require financial institutions to pay late fees upon failure to conduct electronic transfers; the petition (accompanied by bill, House, No. 505) of Tackey Chan relative to unclaimed life insurance benefits; the petition (accompanied by bill, House, No. 506) of Tackey Chan relative to the Auto Damage Appraisers Licensing Board in the Division of Insurance; the petition (accompanied by bill, House, No. 511) of Michael S. Day and others relative to motor vehicle insurance premiums; the petition (accompanied by bill, House, No. 512) of Marjorie C. Decker and others

for legislation to prevent medical bills from eroding an injury victim's compensation received through a settlement or court award; the petition (accompanied by bill, House, No. 513) of Marjorie C. Decker relative to regulating separate out-of-pocket insurance limits for prescription drugs, including specialty drugs; the petition (accompanied by bill, House, No. 514) of Geoff Diehl and David F. DeCoste relative to mortgage assistance for citizens who are financially unable to make mortgage payments; the petition (accompanied by bill, House, No. 515) of Peter J. Durant, Donald R. Berthiaume, Jr., and Joseph D. McKenna relative to the motor vehicle insurance classifications of risks for surchargeable incidents; the petition (accompanied by bill, House, No. 516) of James J. Dwyer relative to motor vehicle insurance premium adjustments; the petition (accompanied by bill, House, No. 517) of James J. Dwyer for legislation to limit certain motor vehicle insurance surcharges; the petition (accompanied by bill, House, No. 518) of James J. Dwyer and Denise Provost for legislation to require health care coverage for certain medically necessary therapy or treatment required by students; the petition (accompanied by bill, House, No. 519) of Lori A. Ehrlich and others relative to the reporting of credit transactions of consumers by financial or consumer lending institutions following bankruptcies; the petition (accompanied by bill, House, No. 520) of Lori A. Ehrlich and others relative to beneficiary designation on certain bank accounts; the petition (accompanied by bill, House, No. 522) of Tricia Farley-Bouvier and others for legislation to promote value-based health insurance design in the Commonwealth; the petition (accompanied by bill, House, No. 523) of Carole A. Fiola and others for legislation to require certain healthcare carriers to share accountability with providers for uncollectible patient obligations after insurance; the petition (accompanied by bill, House, No. 524) of Paul K. Frost and Angelo L. D'Emilia for legislation to require health insurers to offer certain parents and parents-in-law a health insurance buy-in plan; the petition (accompanied by bill, House, No. 525) of William C. Galvin and Kenneth I. Gordon relative to insurance coverage for cervical cancer and women's preventative health screenings; the petition (accompanied by bill, House, No. 527) of Sean Garballey and others relative to access to child and adolescent mental health services; the petition (accompanied by bill, House, No. 528) of Sean Garballey and others relative to coverage standards for children under private insurance; the petition (accompanied by bill, House, No. 530) of Colleen M. Garry relative to the rights of pharmacists to participate as preferred health care providers; the petition (accompanied by bill, House, No. 531) of Colleen M. Garry relative to co-payments for any regular preventative screening or testing required by a physician; the petition (accompanied by bill, House, No. 532) of Colleen M. Garry relative to long-term disability insurance; the petition (accompanied by bill, House, No. 533) of Carlos Gonzalez and others for legislation to require banks to include community reinvestment goals in annual reports to the Commissioner of the Division of Banks; the petition (accompanied by bill, House, No. 537) of Paul R. Heroux and Carlos Gonzalez relative to access to generic medications and pharmacy reimbursements for the cost of drugs, medical products or devices; the petition (accompanied by bill, House, No. 538) of Kevin G. Honan and others

relative to alternative payment arrangements and health care non-discrimination; the petition (accompanied by bill, House, No. 539) of Steven S. Howitt and James J. Lyons, Jr., relative to insurance points surcharges; the petition (accompanied by bill, House, No. 540) of Bradley H. Jones, Jr., and others relative to the equitable assessment of banking fees imposed on accounts for personal, family or household purposes; the petition (accompanied by bill, House, No. 541) of Bradley H. Jones, Jr., and others relative to motor vehicle insurance surcharges; the petition (accompanied by bill, House, No. 542) of Bradley H. Jones, Jr., and others relative to electronic automobile insurance charges; the petition (accompanied by bill, House, No. 543) of Louis L. Kafka and others relative to health insurance coverage for mastectomies; the petition (accompanied by bill, House, No. 544) of Louis L. Kafka and others relative to insurance coverage for colorectal cancer screenings and breast cancer screenings; the petition (accompanied by bill, House, No. 545) of Louis L. Kafka and others that health insurance policies that cover infantile cataract surgery be required to provide coverage for aphakic lenses for treatment and rehabilitation; the petition (accompanied by bill, House, No. 547) of Louis L. Kafka and others relative to the cancellation of certain health insurance policies; the petition (accompanied by bill, House, No. 548) of Louis L. Kafka and Barbara A. L'Italien relative to the health insurance of children of divorced parents; the petition (accompanied by bill, House, No. 549) of Louis L. Kafka and others relative to insurance coverage for mammograms; the petition (accompanied by bill, House, No. 550) of Mary S. Keefe and others that banks be required to mediate in good faith with homeowners to identify alternative resolutions before starting foreclosures; the petition (accompanied by bill, House, No. 551) of Kay Khan and others relative to anesthesia coverage for children hospitalized for dental treatment; the petition (accompanied by bill, House, No. 552) of Kay Khan and others for legislation requiring insurers to pay nurse midwives the same as physicians for the same service; the petition (accompanied by bill, House, No. 553) of Robert M. Koczera and Chris Walsh for legislation to prohibit insurance companies from denying policies for innocent spouses of criminals; the petition (accompanied by bill, House, No. 554) of Jack Lewis and others relative to the use of certain insurance underwriting guidelines pertaining to dogs harbored upon the insured property; the petition (accompanied by bill, House, No. 555) of Marc T. Lombardo and others relative to insurance coverage for hearing aids; the petition (accompanied by bill, House, No. 556) of Paul W. Mark and Carlos Gonzalez relative to providing additional consumer protections in the repair of damaged motor vehicles; the petition (accompanied by bill, House, No. 557) of Joseph D. McKenna and Peter J. Durant relative to the organization of limited liability companies; the petition (accompanied by bill, House, No. 558) of Leonard Mirra and others for legislation to provide transparency in the data contained in the payer and provider claims database; the petition (accompanied by bill, House, No. 559) of Mathew Muratore and others relative to small business health insurance enrollment; the petition (accompanied by bill, House, No. 560) of James M. Murphy relative to providing lower cost homeowners insurance for consumers choosing larger deductibles; the petition (accompanied by bill, House, No. 561) of

James M. Murphy and Patrick M. O'Connor for legislation to eliminate penalty charges when cancelling motor vehicle insurance policies; the petition (accompanied by bill, House, No. 562) of Irving Murstein for legislation to provide that home and motor vehicle insurance rates to be set by the Commissioner of Insurance; the petition (accompanied by bill, House, No. 563) of David M. Nangle and Rady Mom relative to insurance coverage for medically necessary services; the petition (accompanied by bill, House, No. 564) of David M. Nangle relative to further regulating credit unions and enhancing fair competition among financial institutions; the petition (accompanied by bill, House, No. 565) of William Smitty Pignatelli and others relative to opioid prescribing practices and health insurance access to pain management; the petition (accompanied by bill, House, No. 566) of William Smitty Pignatelli and others relative to the practice of acupuncture and providing for insurance benefits for certain acupuncture and oriental medicine treatment; the petition (accompanied by bill, House, No. 568) of Jeffrey Sánchez relative to consolidations and mergers of certain financial institutions; the petition (accompanied by bill, House, No. 569) of Jeffrey Sánchez for legislation to prohibit the issuance of mortgages to persons convicted of arson; the petition (accompanied by bill, House, No. 571) of John W. Scibak and others relative to insurance coverage and payment for prescribed treatment for mitochondrial disease; the petition (accompanied by bill, House, No. 572) of John W. Scibak and others relative to insurance coverage for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute-onset neuropsychiatric syndrome; the petition (accompanied by bill, House, No. 573) of John W. Scibak and others for legislation to further regulate the payments by health care carriers; the petition (accompanied by bill, House, No. 574) of John W. Scibak and others for legislation to provide health benefit plan coverage for hearing aids; the petition (accompanied by bill, House, No. 579) of John W. Scibak and Marjorie C. Decker relative to insurance coverage for fluoride varnish services for moderate to high caries risk patients; the petition (accompanied by bill, House, No. 580) of John W. Scibak, Angelo J. Puppolo, Jr., and Paul McMurtry for legislation relative to medical malpractice insurance for certain dentists maintaining relationships with public health dental hygienists; the petition (accompanied by bill, House, No. 582) of John W. Scibak and others relative to dental insurance benefit plans and further protecting the rights of dental patients; the petition (accompanied by bill, House, No. 583) of John W. Scibak and others relative to financial services contracts for dental benefits corporations; the petition (accompanied by bill, House, No. 584) of John W. Scibak and others relative to medical loss ratio for insurance corporations and dental benefit plans; the petition (accompanied by bill, House, No. 585) of Todd M. Smola and Susan Williams Gifford relative to insurance companies and death certificates; the petition (accompanied by bill, House, No. 586) of Thomas M. Stanley and Steven Ultrino relative to establishing a structure for qualifying public depositories and rules for the collateralizing of public deposits; the petition (accompanied by bill, House, No. 588) of Chris Walsh and others that automobile insurance coverage options include the diminished value of vehicles; the petition (accompanied by bill, House, No. 589) of Thomas P. Walsh and Joan B. Lovely

relative to surcharges on motor vehicle insurance premiums; the petition (accompanied by bill, House, No. 590) of Jonathan D. Zlotnik and others relative to capital of credit unions; the petition (accompanied by bill, House, No. 1198) of Paul McMurtry relative to quarterly billing by health maintenance organizations for certain health services; the petition (accompanied by bill, House, No. 1408) of Kay Khan and others relative to access to health insurance for human service providers and their employees; the petition (accompanied by bill, House, No. 2157) of F. Jay Barrows and others relative to demerging health care markets to alleviating burdens; the petition (accompanied by bill, House, No. 2158) of F. Jay Barrows, Steven S. Howitt and Kimberly N. Ferguson for legislation to require disclosure of changes to health care and insurance regulations by certain state agencies; the petition (accompanied by bill, House, No. 2161) of Mark J. Cusack relative to the public reporting of hospital margins; the petition (accompanied by bill, House, No. 2162) of Diana DiZoglio and Chris Walsh for legislation to require prescription drug insurance providers to provide coverage for the expense of medically prescribed voice-synthesizers; the petition (accompanied by bill, House, No. 2163) of Paul J. Donato and Dylan Fernandes relative to credit card merchant agreements; the petition (accompanied by bill, House, No. 2164) of Paul J. Donato relative to health insurance consumer protections from billing for certain health care services, other than emergency services; the petition (accompanied by bill, House, No. 2165) of Carolyn C. Dykema and others relative to patient choice of health care providers; the petition (accompanied by bill, House, No. 2167) of Michael J. Finn and others relative to alternative payment methods by health insurers; the petition (accompanied by bill, House, No. 2168) of Sean Garballey relative to written estimates of the cost of certain motor vehicle body repairs; the petition (accompanied by bill, House, No. 2169) of Denise C. Garlick and others relative to osteoporosis screening and treatment; the petition (accompanied by bill, House, No. 2173) of Natalie Higgins and others relative to student loans and the oversight powers of the Division of Banks; the petition (accompanied by bill, House, No. 2175) of Kate Hogan and others for legislation to direct insurance carriers to provide summary of payments forms to health care consumers; the petition (accompanied by bill, House, No. 2176) of Louis L. Kafka and others relative to insurance coverage for mammograms and breast cancer screening; the petition (accompanied by bill, House, No. 2177) of Hannah Kane and others relative to the disclosure of information of certain persons in the unclaimed property program; the petition (accompanied by bill, House, No. 2178) of John J. Lawn, Jr., relative to rebates on certain insurance policies, annuities or pure endowment contracts; the petition (accompanied by bill, House, No. 2180) of Elizabeth A. Malia and others relative to prescriptions for certain opioid substances and narcotics; the petition (accompanied by bill, House, No. 2181) of Elizabeth A. Malia and others relative to substance use disorder diversion and treatment; the petition (accompanied by bill, House, No. 2182) of Elizabeth A. Malia and others relative to health insurance coverage for substance abuse services provided by certified addiction recovery coaches; the petition (accompanied by bill, House, No. 2183) of Ronald Mariano and Denise Provost relative to the establishment of physician evaluation programs by

insurance companies; the petition (accompanied by bill, House, No. 2184) of Ronald Mariano for legislation to establish a shared savings incentive payments programs within health insurance plans; the petition (accompanied by bill, House, No. 2185) of Ronald Mariano and others relative to access to generic medications and pharmacy reimbursements for the cost of drugs, medical products or devices; the petition (accompanied by bill, House, No. 2188) of Aaron Michlewitz relative to equitable health care provider reimbursement; the petition (accompanied by bill, House, No. 2189) of Aaron Michlewitz relative to the regulation of domestic and foreign money transmissions by the Division of Banks; the petition (accompanied by bill, House, No. 2190) of Aaron Michlewitz for legislation to establish uniform confidentiality and enforcement provisions relative to certain licensees under the jurisdiction of the Division of Banks; the petition (accompanied by bill, House, No. 2191) of Aaron Michlewitz for legislation relative to the licensing and supervision of finance companies by the Division of Banks; the petition (accompanied by bill, House, No. 2194) of Sarah K. Peake and others relative to homeowners insurance rate filings that include charges for expected hurricane losses or catastrophes; the petition (accompanied by bill, House, No. 2196) of Alice Hanlon Peisch that the Attorney General promulgate regulations to create a standard disclosure form for residential real estate sales; the petition (accompanied by bill, House, No. 2197) of Angelo J. Puppolo, Jr., and others relative to dental service corporations; the petition (accompanied by bill, House, No. 2198) of David M. Rogers and others relative to the modification of the safe drivers insurance plan relative to minor violations; the petition (accompanied by bill, House, No. 2199) of David M. Rogers and Jeffrey N. Roy for legislation to repeal certain personal injury protection motor vehicle insurance laws; the petition (accompanied by bill, House, No. 2200) of Jeffrey N. Roy, Claire D. Cronin and Paul McMurtry for legislation to provide information to consumers in the issuance of automobile insurance policies and bonds; the petition (accompanied by bill, House, No. 2203) of Frank I. Smizik and others for legislation to require health care coverage for the medically necessary treatment for disease, illness, injury or bodily dysfunction required by a student's individual educational program; the petition (accompanied by bill, House, No. 2204) of Todd M. Smola for legislation to increase maximum liabilities of annuity benefit insurance payable by the Massachusetts Life and Health Insurance Guaranty Association; the petition (accompanied by bill, House, No. 2205) of Theodore C. Speliotis for legislation to prohibit motor vehicle insurance surcharges for inspection violations; the petition (accompanied by bill, House, No. 2206) of Theodore C. Speliotis relative to retail discounts and co-pay assistance by certain pharmacies and pharmaceutical companies; the petition (accompanied by bill, House, No. 2207) of Chynah Tyler and others relative to women's health and health care coverage for long acting reversible contraceptives; the petition (accompanied by bill, House, No. 2208) of John C. Velis relative to uniform fiduciary access to digital assets; the petition (accompanied by bill, House, No. 2948) of Donald R. Berthiaume, Jr., for legislation to include participation in a health care sharing ministry as a qualifying student health insurance plan; the petition (accompanied by bill, House, No. 2949) of Antonio F. D. Cabral relative

to title insurance; the petition (accompanied by bill, House, No. 2950) of Antonio F. D. Cabral and Robert M. Koczera relative to further regulating the homeowners insurance market; the petition (accompanied by bill, House, No. 2951) of Evandro C. Carvalho and others relative to auto insurance premium criteria; the petition (accompanied by bill, House, No. 2952) of Shawn Dooley and Chris Walsh relative to continual insurance coverage of certain prescription medications; the petition (accompanied by bill, House, No. 2953) of Michael J. Finn, Jose F. Tosado and Gerard Cassidy that the Division of Insurance be authorized to conduct a study on the adequacy of reserves for payers and providers; the petition (accompanied by bill, House, No. 2954) of Michael J. Finn relative to fiduciary responsibilities of lenders for non-payment of insurance premiums from escrowed accounts; the petition (accompanied by bill, House, No. 2956) of Thomas A. Golden, Jr., relative to the depositing of public monies; the petition (accompanied by bill, House, No. 2957) of Carlos Gonzalez and others relative to requiring certain financial institutions to file sale and foreclosure information with registries of deeds; the petition (accompanied by bill, House, No. 2958) of Sheila C. Harrington and Jennifer L. Flanagan relative to the right of health care consumers to receive treatment of mental health conditions from providers of their choice; the petition (accompanied by bill, House, No. 2959) of Paul R. Heroux and others for legislation to include licensed rehabilitation counselors in the definition of licensed mental health professionals; the petition (accompanied by bill, House, No. 2961) of Russell E. Holmes and Carlos Gonzalez relative to insurance company rebates; the petition (accompanied by bill, House, No. 2962) of Daniel J. Hunt for legislation to limit fees imposed on check cashing; the petition (accompanied by bill, House, No. 2963) of Daniel J. Hunt relative to health benefit plans and pharmacy benefit managers; the petition (accompanied by bill, House, No. 2964) of John J. Lawn, Jr., relative to appointing temporary qualified appraisers for damage covered by auto insurance policies; the petition (accompanied by bill, House, No. 2967) of John J. Mahoney and Daniel M. Donahue relative to group market plans for automobile and homeowners insurance; the joint petition (accompanied by bill, House, No. 2968) of John J. Mahoney and Daniel M. Donahue relative to special insurance brokers and continuous affidavits; the petition (accompanied by bill, House, No. 2970) of Leonard Mirra and others relative to corporate disclosures; the petition (accompanied by bill, House, No. 2971) of Frank A. Moran and others relative to the fixing or establishing of certain motor vehicle insurance rates; the petition (accompanied by bill, House, No. 2972) of David M. Nangle and Rady Mom relative to the maximum allowable number of treatments for certain pediatric care plans; the petition (accompanied by bill, House, No. 2975) of Daniel J. Ryan and others for legislation to require insurance companies to reimburse licensed athletic trainers for certain services; the petition (accompanied by bill, House, No. 2976) of Todd M. Smola relative to fees for certain inactive bank accounts; the petition (accompanied by bill, House, No. 2977) of Todd M. Smola relative to homeowner's insurance rates; the petition (accompanied by bill, House, No. 2978) of Theodore C. Speliotis relative to providing insurance coverage for biennial echocardiogram and concussion analysis for persons under the age of 18;



the petition (accompanied by bill, House, No. 2979) of Joseph F. Wagner and others relative to insurance coverage for stage four advanced metastatic cancer; the petition (accompanied by bill, House, No. 2980) of Jonathan D. Zlotnik and others relative to mergers of certain financial institutions; the petition (accompanied by bill, House, No. 3487) of Michael J. Finn and others relative to prescription medication synchronization healthcare coverage; the petition (accompanied by bill, House, No. 3488) of Colleen M. Garry relative to providing coverage for physical therapy preventative, ongoing chronic maintenance, and acute treatment for Ehlers-Danlos syndrome patients; the petition (accompanied by bill, House, No. 3569) of Linda Dean Campbell and others for legislation to authorize annual lung cancer screenings for firefighters; the petition (accompanied by bill, House, No. 3570) of Sean Garballey and others relative to insurance coverage for hospital or ambulatory center charges for certain dental procedures requiring general anesthesia; the petition (accompanied by bill, House, No. 3571) of Ronald Mariano for legislation to establish a special commission (including members of the General Court) on consumer protection in health insurance; the petition (accompanied by bill, House, No. 3572) of Juana Matias and others relative to motor vehicle insurance costs for low-and moderate income communities; the petition (accompanied by bill, House, No. 3573) of Paul McMurtry and others relative to long-term care payment options; the joint petition (accompanied by bill, House, No. 3574) of Paul McMurtry, Michael F. Rush and others relative to expanding coverage of dental procedures; the petition (accompanied by bill, House, No. 3575) of James R. Miceli relative to providing healthcare coverage for certain colon screenings; the petition (accompanied by bill, House, No. 3661) of Mathew J. Muratore relative to the investment of funds by fraternal benefit societies; the petition (accompanied by bill, House, No. 3676) of Michelle M. DuBois and others for legislation to establish a trust fund to protect citizens of the Commonwealth and municipalities impacted by the mortgage foreclosure crisis; the petition (accompanied by bill, House, No. 3728) of Joseph D. McKenna relative to the classification and tiering of disproportionate share and geographically isolated hospitals; the joint petition (accompanied by bill, House, No. 3743) of James M. Cantwell, Patrick M. O'Connor and others relative to civil liability for improper flood hazard determinations; the petition (accompanied by bill, House, No. 3878) of Paul R. Heroux relative to the definition of licensed mental health professionals under certain insurance laws; the petition (accompanied by bill, House, No. 3903) of Chris Walsh and others relative to motor vehicle liability policies or bonds; and the petition (accompanied by bill, House, No. 3969) of Natalie Higgins relative to insurance coverage for Alfi's syndrome, reports recommending the accompanying Order (House, No. 4778) ought to be adopted.

For the committee,

AARON MICHLEWITZ

**The Commonwealth of Massachusetts**



*House of Representatives, July 18, 2018*

1           *Ordered*, That the committee on Financial Services be authorized to sit during a recess of  
2 the General Court to make an investigation and study of House documents numbered 36, 39, 44,  
3 476, 477, 478, 479, 480, 481, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 495, 496,  
4 497, 498, 499, 501, 502, 503, 504, 505, 506, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520,  
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7 566, 568, 569, 571, 572, 573, 574, 579, 580, 582, 583, 584, 585, 586, 588, 589, 590, 1198, 1408,  
8 2157, 2158, 2161, 2162, 2163, 2164, 2165, 2167, 2168, 2169, 2173, 2175, 2176, 2177, 2178,  
9 2180, 2181, 2182, 2183, 2184, 2185, 2188, 2189, 2190, 2191, 2194, 2196, 2197, 2198, 2199,  
10 2200, 2203, 2204, 2205, 2206, 2207, 2208, 2948, 2949, 2950, 2951, 2952, 2953, 2954, 2956,  
11 2957, 2958, 2959, 2961, 2962, 2963, 2964, 2967, 2968, 2970, 2971, 2972, 2975, 2976, 2977,  
12 2978, 2979, 2980, 3487, 3488, 3569, 3570, 3571, 3572, 3573, 3574, 3575, 3661, 3676, 3728,  
13 3743, 3878, 3903 and 3969, relative to financial services.

14           Said committee shall report to the General Court the results of its investigation and study  
15 and its recommendations, if any, together with drafts of legislation necessary to carry such

- 16 recommendations into effect, by filing the same with the Clerk of the House of Representatives
- 17 on or before December 31, 2018.