

HOUSE No. 784

The Commonwealth of Massachusetts

PRESENTED BY:

Ruth B. Balsler

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 providing for equitable coverage in disability policies.

PETITION OF:

| NAME: | DISTRICT/ADDRESS: |
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| <i>Ruth B. Balsler</i> | <i>12th Middlesex</i> |
| <i>Jason M. Lewis</i> | <i>Fifth Middlesex</i> |
| <i>Denise Provost</i> | <i>27th Middlesex</i> |
| <i>Carolyn C. Dykema</i> | <i>8th Middlesex</i> |
| <i>Marjorie C. Decker</i> | <i>25th Middlesex</i> |
| <i>Tricia Farley-Bouvier</i> | <i>3rd Berkshire</i> |
| <i>Lori A. Ehrlich</i> | <i>8th Essex</i> |
| <i>Tackey Chan</i> | <i>2nd Norfolk</i> |
| <i>Angelo M. Scaccia</i> | <i>14th Suffolk</i> |
| <i>Anne M. Gobi</i> | <i>Worcester, Hampden, Hampshire and Middlesex</i> |
| <i>Ellen Story</i> | <i>3rd Hampshire</i> |
| <i>Sean Garballey</i> | <i>23rd Middlesex</i> |
| <i>Cory Atkins</i> | <i>14th Middlesex</i> |
| <i>Jay D. Livingstone</i> | <i>8th Suffolk</i> |
| <i>David M. Rogers</i> | <i>24th Middlesex</i> |
| <i>Kay Khan</i> | <i>11th Middlesex</i> |
| <i>Chris Walsh</i> | <i>6th Middlesex</i> |

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| <i>Peter V. Kocot</i> | <i>1st Hampshire</i> |
| <i>Thomas J. Calter</i> | <i>12th Plymouth</i> |
| <i>Paul R. Heroux</i> | <i>2nd Bristol</i> |
| <i>Jennifer E. Benson</i> | <i>37th Middlesex</i> |
| <i>Michael D. Brady</i> | <i>9th Plymouth</i> |
| <i>Barbara L'Italien</i> | <i>Second Essex and Middlesex</i> |
| <i>Tom Sannicandro</i> | <i>7th Middlesex</i> |
| <i>Mary S. Keefe</i> | <i>15th Worcester</i> |
| <i>Gailanne M. Cariddi</i> | <i>1st Berkshire</i> |
| <i>Timothy R. Madden</i> | <i>Barnstable, Dukes and Nantucket</i> |
| <i>Byron Rushing</i> | <i>9th Suffolk</i> |
| <i>Kenneth I. Gordon</i> | <i>21st Middlesex</i> |
| <i>Christine P. Barber</i> | <i>34th Middlesex</i> |
| <i>Jonathan Hecht</i> | <i>29th Middlesex</i> |
| <i>Frank I. Smizik</i> | <i>15th Norfolk</i> |
| <i>Todd M. Smola</i> | <i>1st Hampden</i> |
| <i>Antonio F. D. Cabral</i> | <i>13th Bristol</i> |
| <i>Joan B. Lovely</i> | <i>Second Essex</i> |
| <i>Diana DiZoglio</i> | <i>14th Essex</i> |
| <i>Thomas M. Stanley</i> | <i>9th Middlesex</i> |
| <i>Elizabeth A. Malia</i> | <i>11th Suffolk</i> |
| <i>John C. Velis</i> | <i>4th Hampden</i> |
| <i>Sal N. DiDomenico</i> | <i>Middlesex and Suffolk</i> |
| <i>Patricia D. Jehlen</i> | <i>Second Middlesex</i> |
| <i>Jay R. Kaufman</i> | <i>15th Middlesex</i> |
| <i>Daniel A. Wolf</i> | <i>Cape and Islands</i> |
| <i>Benjamin Swan</i> | <i>11th Hampden</i> |

HOUSE No. 784

By Ms. Balsler of Newton, a petition (accompanied by bill, House, No. 784) of Ruth B. Balsler and others for legislation to prohibit discrimination in the issuance of group or individual disability, accident or sickness insurance policies. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 838 OF 2013-2014.]

The Commonwealth of Massachusetts

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

An Act providing for equitable coverage in disability policies.

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 appearing in the 2006 Official Edition,
2 is hereby amended by inserting after section 108J the following section:-

3 Section 108K. No company, and no officer or agent thereof, shall make or permit any
4 distinction, classification, discrimination, or otherwise recognize any difference, on the basis of
5 race, color, religion, sex, marital status, or national origin, in the amount or payment of
6 premiums or rate charges, or in the benefits payable, or in any of the other terms or conditions of
7 any group or individual disability, accident or sickness insurance contract issued or delivered
8 within or without the commonwealth on or after January 1, 2011 which covers one or more
9 residents of the commonwealth. As used in this section, sex includes, but is not limited to,
10 conditions unique to one sex, such as pregnancy. Any violation of this section shall constitute an

11 unfair method of competition or an unfair or deceptive act or practice in violation of chapter
12 176D.