

**The Commonwealth of Massachusetts**

**In the Year Two Thousand Fourteen**

SENATE, Monday, March 24, 2014

The committee on Financial Services to whom was referred petition (accompanied by bill, Senate, No. 415) of Stephen M. Brewer, Gloria L. Fox, Martha M. Walz, Denise Andrews and other members of the General Court for legislation to ensure access to life-saving colorectal cancer and breast cancer screenings; the petition (accompanied by bill, Senate, No. 416) of William N. Brownsberger for legislation relative to tenants and security deposits.; the petition (accompanied by bill, Senate, No. 418) of William N. Brownsberger, Michael S. Dukakis and David M. Rogers relative to hybrid automobile insurance policies; the petition (accompanied by bill, Senate, No. 419) of William N. Brownsberger and David M. Rogers for legislation to establish a commission to study financial assistance in automobile insurance ratings; the petition (accompanied by bill, Senate, No. 420) of William N. Brownsberger and David M. Rogers relative to the setting of rates for automobile insurance policies; the petition (accompanied by bill, Senate, No. 421) of Harriette L. Chandler and Gale D. Candaras for legislation relative to preventing fraud in life and accident and health insurance policies; the petition (accompanied by bill, Senate, No. 423) of Harriette L. Chandler, John W. Scibak, Jennifer L. Flanagan and Gale D. Candaras for legislation relative to increase choice for dental patients; the petition (accompanied by bill, Senate, No. 424) of Harriette L. Chandler, John W. Scibak and Gale D. Candaras for legislation to limit retroactive denials of dental insurance claims; the petition (accompanied by bill, Senate, No. 425) of Harriette L. Chandler, Gale D. Candaras, Mary S. Keefe, Kay Khan and other members of the General Court for legislation relative to alternatives to foreclosure; the petition (accompanied by bill, Senate, No. 426) of Katherine M. Clark, Ruth B. Balser, Kay Khan and Mary S. Keefe for legislation to prohibit discrimination in insurance policies.; the petition (accompanied by bill, Senate, No. 427) of Katherine M. Clark, Kay Khan, Ruth B. Balser, Denise Provost and other members of the General Court for legislation to prohibit discrimination in the issuance of group or individual disability, accident or sickness insurance policies; the petition (accompanied by bill, Senate, No. 428) of Cynthia S. Creem and Antonio F. D. Cabral for legislation relative to special education health care costs; the petition (accompanied by bill, Senate, No. 429) of Cynthia S. Creem for legislation relative to Holocaust victims insurance relief; the petition (accompanied by bill, Senate, No. 431) of Sal N. DiDomenico and Benjamin Swan for legislation relating to administrative simplification; the petition (accompanied by bill, Senate, No. 432) of Sal N. DiDomenico and Benjamin Swan for legislation relative to payment for services; the petition (accompanied by bill, Senate, No. 433) of Anthony Newman for legislation relative to experienced drivers; the petition (accompanied by

bill, Senate, No. 434) of Kenneth J. Donnelly and Kenneth I. Gordon for legislation relative to improving services for students with individual education programs; the petition (accompanied by bill, Senate, No. 437) of James B. Eldridge, James M. Murphy, Benjamin Swan, Sal N. DiDomenico and other members of the General Court for legislation relative to providing health insurance coverage for cochlear implants in children; the petition (accompanied by bill, Senate, No. 438) of Barry R. Finegold for legislation to promote the transparency of automobile insurance surcharges; the petition (accompanied by bill, Senate, No. 439) of Barry R. Finegold and Karen E. Spilka for legislation relative to patient medication adherence; the petition (accompanied by bill, Senate, No. 441) of Jennifer L. Flanagan, Jennifer E. Benson and Dennis A. Rosa for legislation to reduce the cost of health care.; the petition (accompanied by bill, Senate, No. 442) of John Hart, Jr., Stephen L. DiNatale and Martin J. Walsh for legislation relative to cancellation of motor vehicle liability policies; the petition (accompanied by bill, Senate, No. 443) of John Hart, Jr. for legislation to make technical corrections to the governing committee of the assigned risk plan for motor vehicle insurance.; the petition (accompanied by bill, Senate, No. 445) of John Hart, Jr. for legislation to provide coverage for hearing aids; the petition (accompanied by bill, Senate, No. 446) of Patricia D. Jehlen and Michael Barrett for legislation to provide greater fairness in insurance policies; the petition (accompanied by bill, Senate, No. 449) of Brian A. Joyce for legislation relative to in vitro fertilization for the purposes of genetic testing; the petition (accompanied by bill, Senate, No. 450) of Brian A. Joyce for legislation to increase transparency at mutual banks, co-operative banks and credit unions; the petition (accompanied by bill, Senate, No. 451) of Don Kusser for legislation relative to the effect of comprehensive insurance claims; the petition (accompanied by bill, Senate, No. 452) of Thomas P. Kennedy for legislation relative to disclosure of ATM fees; the petition (accompanied by bill, Senate, No. 453) of Thomas P. Kennedy for legislation to further define adverse determinations by insurers; the petition (accompanied by bill, Senate, No. 454) of Thomas P. Kennedy for legislation relative to patient care access.; the petition (accompanied by bill, Senate, No. 455) of Thomas P. Kennedy and William Smitty Pignatelli for legislation to require insurers to report malpractice claims or actions for optometrists.; the petition (accompanied by bill, Senate, No. 456) of Michael R. Knapik for legislation relative to the foreclosure of residential property; the petition (accompanied by bill, Senate, No. 457) of Thomas M. McGee, John Hart, Jr. and Michael F. Rush for legislation relative to health insurance coverage by athletic trainers; the petition (accompanied by bill, Senate, No. 458) of Thomas M. McGee for legislation relative to insurance coverage for pervasive developmental disorders; the petition (accompanied by bill, Senate, No. 459) of Mark C. Montigny for legislation to protect banking consumers; the petition (accompanied by bill, Senate, No. 460) of Mark C. Montigny and Karen E. Spilka for legislation to establish accountability for managed care organizations; the petition (accompanied by bill, Senate, No. 462) of Michael O. Moore, Stephen L. DiNatale, Linda Dorcena Forry and James B. Eldridge for legislation relative to an affordable health plan.; the petition (accompanied by bill, Senate, No. 463) of Michael O. Moore and Michael J. Rodrigues for legislation relative to group market plans for automobile and homeowners insurance.; the petition (accompanied by bill, Senate, No. 464) of Michael O. Moore and Michael J. Rodrigues for legislation relative to special insurance brokers and continuous affidavits.; the petition (accompanied by bill, Senate, No. 466) of Michael O. Moore for legislation relative to fraud and embezzlement.; the petition (accompanied by bill, Senate, No. 467) of Michael O. Moore, Michael R. Knapik, Michael Barrett and Paul K. Frost for legislation relative to telemedicine ; the petition (accompanied by bill, Senate, No. 468) of Richard T. Moore for legislation to clarify deductions that can be made

from private long term disability insurance plans; the petition (accompanied by bill, Senate, No. 469) of Richard T. Moore for legislation to promote patient access and affordability in treating eye and vision; the petition (accompanied by bill, Senate, No. 470) of Richard T. Moore and Robert M. Koczera for legislation related to insurer reserve requirements; the petition (accompanied by bill, Senate, No. 472) of Kathleen O'Connor Ives for legislation relative to prescription drug voice synthesizers; the petition (accompanied by bill, Senate, No. 473) of Marc R. Pacheco for legislation relative to the homeowners' fire insurance policies; the petition (accompanied by bill, Senate, No. 476) of Anthony W. Petrucci for legislation relative to auto insurance repair programs; the petition (accompanied by bill, Senate, No. 480) of Michael J. Rodrigues for legislation relative to the Massachusetts insurers insolvency fund.; the petition (accompanied by bill, Senate, No. 481) of Michael J. Rodrigues, Michael O. Moore and Barry R. Finegold for legislation relative to the property damage threshold for surchargeable incidents.; the petition (accompanied by bill, Senate, No. 482) of Michael J. Rodrigues for legislation relative to non-payment of insurance premiums from escrowed funds by lending institutions; the petition (accompanied by bill, Senate, No. 484) of Michael J. Rodrigues and Paul A. Schmid, III for legislation to establish benefits for services rendered by pharmacists acting under a collaborative practice agreement; the petition (accompanied by bill, Senate, No. 487) of Michael J. Rodrigues for legislation relative rate decisions by the Division of Insurance; the petition (accompanied by bill, Senate, No. 488) of Michael J. Rodrigues, John F. Keenan, Kenneth J. Donnelly, Kay Khan and other members of the General Court for legislation to establish a consumer bill of rights in tiered and reduced network health plans; the petition (accompanied by bill, Senate, No. 489) of Michael F. Rush for legislation relative to fees charged to insurance companies for certain services; the petition (accompanied by bill, Senate, No. 490) of Michael F. Rush and Paul McMurtry for legislation relative to foreclosed property; the petition (accompanied by bill, Senate, No. 491) of Michael F. Rush, Paul McMurtry, Robert M. Koczera, Martin J. Walsh and other members of the General Court for legislation relative to vacated foreclosed residential property; the petition (accompanied by bill, Senate, No. 492) of Karen E. Spilka, Daniel A. Wolf, Sal N. DiDomenico, John V. Fernandes and other members of the General Court for legislation to establish a foreclosure mediation program; the petition (accompanied by bill, Senate, No. 493) of Karen E. Spilka and Michael F. Rush for legislation relative to women's health and cancer recovery; the petition (accompanied by bill, Senate, No. 494) of Karen E. Spilka for legislation to make habilitative services available to the children of the Commonwealth; the petition (accompanied by resolve, Senate, No. 495) of James E. Timilty, Sal N. DiDomenico and Bruce E. Tarr for legislation to study the financial impact of the nexus between the insurance industry and law enforcement; the petition (accompanied by bill, Senate, No. 496) of James T. Welch, Colleen M. Garry and Thomas M. Stanley for legislation to establish a universal driver's trust fund to offset the costs of uninsured motorists; the petition (accompanied by bill, Senate, No. 497) of James T. Welch, Michael J. Rodrigues, Michael J. Finn, Michael R. Knapik and other members of the General Court for legislation to reform labor rates paid by insurance companies to auto repairers in the Commonwealth; the petition (accompanied by bill, Senate, No. 498) of Daniel A. Wolf, Anne M. Gobi, Brian R. Mannel, Jennifer L. Flanagan and other members of the General Court for legislation to prevent inappropriate denials for medically necessary services the petition (accompanied by bill, Senate, No. 1785) of Richard J. Ross for legislation relative to disability insurance benefits; the petition (accompanied by resolutions, Senate, No. 1824) of Michael O. Moore and Paul K. Frost (by vote

of the town of Millbury) for the adoption of resolutions relative to prudent banking,- reports the accompanying order (Senate, No. 2064).

For the committee,  
Anthony Petruccelli

# SENATE . . . . . No. 2064

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1           *Ordered,* That the committee on Financial Services be authorized and directed to make an  
2 investigation and study of certain current Senate documents numbered 415, 416, 418, 419, 420,  
3 421, 422, 423, 424, 425, 426, 427, 428, 429, 431, 432, 433, 434, 437, 438, 439, 441, 442, 443,  
4 445, 446, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 462, 463, 464, 466, 467,  
5 468, 469, 470, 472, 473, 476, 480, 481, 482, 484, 487, 488, 489, 490, 491, 492, 493, 494, 495,  
6 496, 497, 498, 1785, and 1824 relative to Financial Services.