

**SENATE . . . . . No. 427**

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The Commonwealth of Massachusetts

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PRESENTED BY:

***Katherine M. Clark***

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*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 passage of the accompanying bill:

An Act providing for equitable coverage in disability policies.

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PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>Katherine M. Clark</i>	<i>Fifth Middlesex</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>
<i>Ruth B. Balsler</i>	<i>12th Middlesex</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex and Suffolk</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>
<i>Alice Hanlon Peisch</i>	<i>14th Norfolk</i>

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By Ms. Clark, a 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. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE  
□ SENATE  
□ , NO. 413 OF 2011-2012.]

The Commonwealth of Massachusetts

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**In the Year Two Thousand Thirteen**  
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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 Chapter 175 of the General Laws, as appearing in the 2010 Official Edition, is hereby  
2 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, 2013 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.