

**HOUSE . . . . . No. 482**

**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:
<i>Ruth B. Balsler</i>	<i>12th Middlesex</i>
<i>Byron Rushing</i>	<i>9th Suffolk</i>
<i>Jason M. Lewis</i>	<i>Fifth Middlesex</i>
<i>Jack Lewis</i>	<i>7th Middlesex</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>
<i>Kenneth I. Gordon</i>	<i>21st Middlesex</i>
<i>Lori A. Ehrlich</i>	<i>8th Essex</i>
<i>Tricia Farley-Bouvier</i>	<i>3rd Berkshire</i>
<i>Paul R. Heroux</i>	<i>2nd Bristol</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>
<i>Jonathan Hecht</i>	<i>29th Middlesex</i>
<i>Aaron Vega</i>	<i>5th Hampden</i>
<i>Christine P. Barber</i>	<i>34th Middlesex</i>
<i>Marjorie C. Decker</i>	<i>25th Middlesex</i>
<i>Diana DiZoglio</i>	<i>14th Essex</i>
<i>Carole A. Fiola</i>	<i>6th Bristol</i>
<i>David M. Rogers</i>	<i>24th Middlesex</i>

<i>Michelle M. DuBois</i>	<i>10th Plymouth</i>
<i>Antonio F. D. Cabral</i>	<i>13th Bristol</i>
<i>Angelo M. Scaccia</i>	<i>14th Suffolk</i>
<i>Gailanne M. Cariddi</i>	<i>1st Berkshire</i>
<i>Peter V. Kocot</i>	<i>1st Hampshire</i>
<i>Mike Connolly</i>	<i>26th Middlesex</i>
<i>Keiko M. Orrall</i>	<i>12th Bristol</i>
<i>Mary S. Keefe</i>	<i>15th Worcester</i>
<i>Carolyn C. Dykema</i>	<i>8th Middlesex</i>
<i>David Paul Linsky</i>	<i>5th Middlesex</i>
<i>Dylan Fernandes</i>	<i>Barnstable, Dukes and Nantucket</i>
<i>Brendan P. Crighton</i>	<i>11th Essex</i>
<i>Kathleen O'Connor Ives</i>	<i>First Essex</i>
<i>Sean Garballey</i>	<i>23rd Middlesex</i>
<i>Frank I. Smizik</i>	<i>15th Norfolk</i>
<i>Barbara A. L'Italien</i>	<i>Second Essex and Middlesex</i>
<i>Susannah M. Whipps</i>	<i>2nd Franklin</i>
<i>Tackey Chan</i>	<i>2nd Norfolk</i>
<i>Jay D. Livingstone</i>	<i>8th Suffolk</i>
<i>Michael D. Brady</i>	<i>Second Plymouth and Bristol</i>
<i>Eileen M. Donoghue</i>	<i>First Middlesex</i>
<i>Joan B. Lovely</i>	<i>Second Essex</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex and Suffolk</i>
<i>Elizabeth A. Malia</i>	<i>11th Suffolk</i>
<i>Thomas J. Calter</i>	<i>12th Plymouth</i>
<i>Jay R. Kaufman</i>	<i>15th Middlesex</i>
<i>Carlos Gonzalez</i>	<i>10th Hampden</i>
<i>Brian M. Ashe</i>	<i>2nd Hampden</i>

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By Ms. Balsler of Newton, a petition (accompanied by bill, House, No. 482) 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.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 784 OF 2015-2016.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninetieth General Court  
(2017-2018)**  
\_\_\_\_\_

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.