

William Francis Galvin
Secretary of the Commonwealth

Customer's Order No. _____		Date <u>2/15/19</u> 20__	
Name <u>Mosotti</u>			
Address _____			
SOLD BY	CASH	C.O.D.	CHARGE
ON ACCT.	MOSE RETD.	PAID OUT	
QUAN	DESCRIPTION	PRICE	AMOUNT
<u>15</u>	<u>House Bill 482</u>	.30 <u>.15</u>	
	<u>15 pgs @ .30/pg</u>		
	SALES TAX		
	TOTAL		<u>4.50</u>

All claims and returned goods must be accompanied by this bill.

REC'D BY _____

280744

HOUSE No. 482

By Ms. Balser of Newton, a petition (accompanied by bill, House, No. 482) of Ruth B. Balser 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. 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.~~

SECTION 1. Chapter 175 of the General Laws is hereby amended by inserting after section 108M the following section:-

Section 108N. An insurer or producer authorized to issue policies against disability from injury or disease in the commonwealth shall not make a distinction or otherwise discriminate between persons, reject an applicant, cancel a policy, ^[A]or demand or require a higher rate of premium for reasons based solely upon an applicant's or insured's race, color, religious creed, national origin, sex, pregnancy, gender identity, sexual orientation or marital status.

A violation of this section shall constitute an unfair method of competition or an unfair or deceptive act or practice in violation of chapter 176D.

SECTION 2. This act shall take effect on January 1, 2019. ^[B]

Senate, December 31, 2018.

Passed to be engrossed, in concurrence, with an amendment in section 1 [at "A"], by inserting after the word "premium" the following words:- "for a group or individual disability contract issued or delivered in the commonwealth to 1 or more residents of the commonwealth"; and

In section 2 [at "B"] by striking out the figure "2019" and inserting in place thereof the following figure:- "2020".

 , Clerk

H.R.,
DEC 31 2018
The House concurred in the Senate amendment.

 , Clerk

HOUSE No. 482

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.

HD1952

The Commonwealth of Massachusetts

**HOUSE OF
REPRESENTATIVES,**

January 23, 2017.

Referred to the committee
on

FINANCIAL SERVICES.

Sent to the Senate for
concurrence.



Clerk.

SENATE,

January 23, 2017.

The Senate concurs



HOUSE No. 482

The Commonwealth of Massachusetts

PRESENTED BY:

Ruth B. Balser

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. Balser</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>

The Commonwealth of Massachusetts

House of Representatives, June 18, 2018

The committee on Financial Services

to whom ^{were} ~~was~~ referred the petition (accompanied by _____, House, No. _____)

~~By Mr. Lewis, a petition (accompanied by bill, Senate, No. 545) of Jason M. Lewis, Ruth B. Balser, Jack Lewis, Diana DiZoglio 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.~~

and the petition

~~By Ms. Balser of Newton, a petition (accompanied by bill, House, No. 482) of Ruth B. Balser and others for legislation to prohibit discrimination in the issuance of group or individual disability, accident or sickness insurance policies, Financial Services.~~

REPORT recommending that the ~~bill/resolve~~ accompanying ^{bill (House, No. 482)} said petition ought to pass.

Aaron Michlewitz

For the Committee.

AN ACT PROVIDING FOR EQUITABLE COVERAGE IN DISABILITY POLICIES.

This Act originated in the House Steven T. James, Clerk.

House of Representatives, December 31, 2018.

Rightly and Truly Prepared for Final Passage.

Steven T. James, House Clerk.

In Senate, December 31, 2018.

Rightly and Truly Prepared for Final Passage.

William L. Welch, Senate Clerk.

Laid before the Governor December 31, 2018.

SECRETARY OF STATE
2019 JAN 10 PM 12:37

Ad.

Amendment ID: H482-1

Amendment 1

Technical clarification

Mr. Lewis moves to amend the bill in section 1, by inserting after the word “premium” the following words:- “for a group or individual disability contract issued or delivered in the commonwealth to 1 or more residents of the commonwealth”; and

in section 2 by striking out the figure “2019” and inserting in place thereof the following figure:- “2020”.

Senate Committee on BTR
Correctly drawn

For the Committee

SENATE No. 545

The Commonwealth of Massachusetts

PRESENTED BY:

Jason M. Lewis

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:	
Jason M. Lewis	Fifth Middlesex	
Ruth B. Balsler	12th Middlesex	1/23/2017
Jack Lewis	7th Middlesex	1/24/2017
Diana DiZoglio	14th Essex	1/31/2017
Marjorie C. Decker	25th Middlesex	2/1/2017
Patricia D. Jehlen	Second Middlesex	2/3/2017
Kathleen O'Connor Ives	First Essex	5/9/2017

SENATE No. 545

By Mr. Lewis, a petition (accompanied by bill, Senate, No. 545) of Jason M. Lewis, Ruth B. Balser, Jack Lewis, Diana DiZoglio 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.

[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 2014 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.

Senate, No. 545

Bill providing for equitable coverage in disability policies

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PETITION ---- SENATE

**Senator Jason M. Lewis
of Fifth Middlesex**

*presents the petition of Jason M. Lewis,
Ruth B. Balser, Jack Lewis, Diana
DiZoglio 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*

**SENATE DOCKET, No. 224
Filed: 1/13/2017**

[Accompanied by bill, Senate, No. 545]

**Senate, January 23, 2017
Referred to the committee on
Financial Services**

William F. Welch, Clerk.

House of Reps., January 23, 2017

The House concurs.

Steven T. James, Clerk.

DEC 31 2018

H.R. The House concurred in the Senate amendment.

House, No. 482, amended

441 547 9/35

BILL PROVIDING FOR EQUITABLE COVERAGE IN DISABILITY POLICIES.

H.R. JUN 18 2018

Read, and referred, under Rule 7A, to the committee on Steering, Policy and Scheduling.

Steven T. James, Clerk
July 3, 2018 Reported, and placed in E.D. for a second reading.

For the Committee.

Rule 7A suspended:

read 2nd. and ord. 3rd

Correctly drawn, for B.T.R.

July 30, 2018, - Read 3rd., amended (Speliotis) [gut and stuff]; and engrossed

Senate Committee on BTR Correctly drawn

For the Committee

SENATE, DECEMBER 27, 2018 Read - rules suspended - Rd. 2d. & ordered 3d.

DEC 31 2018 - Taken Out of the Order of the Day (UED) -

RD 3d - Amended (Lewin) & Engrossed

Engrossed

H.R. December 31 2018 Referred, under Rule 35, to the committee on Bills in the Third Reading.

Steven T. James, Clerk

Correctly drawn, for B.T.R.