## HOUSE . . . . . . . . . . . . No.

The C	Commonwealth of Massachusetts
	PRESENTED BY:
	Kay Khan
To the Honorable Senate and House Court assembled:	of Representatives of the Commonwealth of Massachusetts in General
The undersigned legislators	and/or citizens respectfully petition for the passage of the accompanying bill
An Act to fu	rther define adverse determinations by insurers.
	PETITION OF:
NAME:	DISTRICT/ADDRESS:
Kay Khan	11th Middlesex

## [SIMILAR MATTER FILED IN PREVIOUS SESSION SEE HOUSE, NO. 3534 OF 2007-2008.]

## The Commonwealth of Massachusetts

In the	Year	Two	Thousand	and	Nine

## AN ACT TO FURTHER DEFINE ADVERSE DETERMINATIONS BY INSURERS.

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Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- Section 1 of Chapter 176O of the General Laws is amended by adding the following new sentence after the word "effectiveness" in the definition of "Adverse determination":
  - Provided however, that in making said adverse determination, the carrier or its designated utilization review organization shall defer to the judgment of the treating clinician unless there is a preponderance of evidence that the requested admission, continued stay or other health care service does not meet the requirements for coverage based on medical necessity, appropriateness of health care setting and level of care, or effectiveness.