SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Thomas P. Kennedy

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 to further define adverse determinations by insurers.

PETITION OF:

NAME: DISTRICT/ADDRESS:
Thomas P. Kennedy Second Plymouth and Bristol

The Commonwealth of Massachusetts

In	the	Year	Two	Thousand	and	Nin

AN ACT to further define adverse determinations by insurers.

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.

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