HOUSE . . . . . No. 1078

By Mr. Scibak of South Hadley, petition of John W. Scibak and others relative to congenital craniofacial anomalies. Financial Services.

The Commonwealth of Massachusetts

PETITION OF:

John W. Scibak	Peter V. Kocot
Mary E. Grant	Christine E. Canavan
Barbara A. L'Italien	Jennifer M. Callahan
Edward M. Augustus, Jr.	

In the Year Two Thousand and Seven.

AN ACT RELATIVE TO CONGENITAL CRANIOFACIAL ANOMALIES.

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

Section 47C of chapter 175 of the General Laws, as appearing in the 2004 Official Edition, is hereby amended by adding after the third sentence in the first paragraph the following sentences:—

The coverage required under this section shall consider congenital defects and birth abnormalities as an injury or sickness under the policy and shall cover functional repair or restoration of any body part to improve the function of, or attempt to create a normal appearance of, an abnormal structure caused by congenital defects, developmental deformities, trauma, tumors, infections or disease. Care and treatment shall include inpatient and outpatient dental, oral surgical, prosthodontic and orthodontic services which are medically necessary for the treatment of medically diagnosed cleft lip, cleft palate, ectodermal dysplasia, dentinogenesis imperfecta, amelogenesis imperfecta, and other maxillofacial abnormalities. Such coverage shall be subject to any deductible, cost-sharing, and policy or contract maximum provisions, provided they are no more restrictive for such services than for any injury or sickness covered under the insurance policy. Cosmetic surgery which is performed only to improve appearance shall not be covered by the policy.

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