

**HOUSE . . . . . No. 4283**

By Mr. Kafka of Stoughton, petition of Louis L. Kafka that health insurance policies be required to provide coverage for the treatment of children with cleft lips and palates. Financial Services.

**The Commonwealth of Massachusetts**

In the Year Two Thousand and Seven.

AN ACT RELATIVE TO THE TREATMENT OF CLEFT PALATE AND CLEFT LIP.

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

1 Notwithstanding any general or special law or rule or regulation  
2 to the contrary, a health insurance policy that covers a child under  
3 the age of 18 must provide coverage for treatment of cleft lip and  
4 cleft palate for the child. The coverage must include benefits for  
5 medical, dental, oral and facial surgery, surgical management and  
6 follow-up care by oral and plastic surgeons, orthodontic treatment  
7 and management, preventative and restorative dentistry to insure  
8 good health and adequate dental structures for orthodontic treatment  
9 or prosthetic management therapy, speech therapy, audiology, and  
10 nutrition services, only if such services are prescribed by the treating  
11 physician or surgeon and such physician or surgeon certifies that  
12 such services are medically necessary and consequent to the treat-  
13 ment of the cleft lip or palate. The coverage required by this section  
14 is subject to the terms and conditions applicable to other benefits.  
15 Payment for dental or orthodontic treatment not related to the man-  
16 agement of the congenital condition of cleft lip and cleft palate shall  
17 not be covered under this provision.