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Bulletin No. 98-01

To: **All Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts (BCBSMA) and Health Maintenance Organizations (HMOs)**

From: **Commissioner Linda Ruthardt**

Date: **February 2, 1998**

RE: **Amendments to Laws Mandating Coverage for Early Intervention Services for Dependent Children**

The purpose of this Bulletin is to notify commercial health insurers, BCBSMA and HMOs that St. 1997, c. 235 has amended G.L. c. 175, § 47C, G.L. c. 176A, § 8B, G.L. c. 176B, § 4C and G.L. c. 176G, § 4, the laws mandating coverage for dependent children, including coverage for early intervention services, in the following manner:

1. St. 1997, c. 235 amends the above-referenced laws, which include requirements for coverage for medically necessary early intervention services, to delete the language which states that such services must be provided from a child's birth until "three months after their third birthday or until September first of the year of the recipient's third birthday if the recipient was born after April first" and inserts, in its place, until "**their third birthday**".

2. St. 1997, c. 235 also amends G.L. c. 176A, § 8B, G.L. c. 176B, § 4C (governing BCBSMA) and G.L. c. 176G, § 4 (governing HMOs) to increase the amount such entities are required to reimburse for costs for mandated early intervention services to a maximum benefit of **$3,200 per year per child** and an **aggregate benefit of $9,600 over the total enrollment period.**

As noted in Bulletin No. 96-19, commercial health insurers have been required to provide a maximum benefit of **$3,200 per year per child** and an **aggregate benefit of $9,600 over the total enrollment period** for costs for early intervention services since August 10, 1996 (the effective date of an amendment to G.L. c. 175, § 47C by St. 1996, c. 365 § 16).

The above-referenced amendments are effective for all policies, certificates, evidences of coverage and contracts which are issued or renewed on or after March 24, 1998. Please refer to St. 1997, c. 235, G.L. c. 175, § 47C, G.L. c. 176A, § 8B, G.L. c. 176B, § 4C and G.L. c. 176G, § 4 for a complete description of the benefits required to be provided.

Any questions regarding this Bulletin may be directed to Caroline E. DeStefano, Assistant General Counsel at (617) 521-7364.