



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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**BULLETIN 2009-08**

**To: All Commercial Health Insurers, Blue Cross Blue Shield of Massachusetts, Inc. and Health Maintenance Organizations**

**From: Nonnie S. Burnes, Commissioner of Insurance**

**Date: July 9, 2009**

**Re: Amendments to Laws Mandating Coverage for Early Intervention Services for Dependent Children under Chapter 27 of the Acts of 2009**

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This bulletin highlights recent changes to Massachusetts laws under Chapter 27 of the Acts of 2009 (the "Act") regarding mandated coverage for early intervention services for dependent children. The Act was signed into law on July 1, 2009 and became effective on July 1, 2009. Section 83 amends M.G.L. c. 175 § 47C; section 84 amends c. 176A § 8B; section 85 amends c. 176B § 4C; and section 86 amends c. 176G § 4.

The effect of these changes is to eliminate the maximum and aggregate benefit amounts that commercial health insurers, Blue Cross Blue Shield of Massachusetts, Inc. and health maintenance organizations could impose on coverage of mandated early intervention services. There no longer is a maximum benefit for mandated early intervention services.

Commercial health insurers, Blue Cross Blue Shield of Massachusetts, Inc. and health maintenance organizations must apply the benefit to all policyholders, subscribers and members; implement procedures to provide these increased benefits as of July 1, 2009 and notify insureds of these changes. The Act requires that all contracts in force as of July 1, 2009, and all contracts entered into after such date, must include these changes.

Bulletin 2009-08

July 9, 2009

Page 2

Carriers should submit revised contracts, policies, certificates and evidences of coverage, or relevant riders, endorsements, or amendments that would be attached to existing documents regarding benefit changes as soon as possible. Form filings should be filed via SERFF with the appropriate form filing fees. See Division of Insurance Bulletins 2008-8 and 2008-19 for form filing and fee information.

If you have any questions regarding this bulletin or the filing of materials, please call Nancy Schwartz at (617) 521-7347.