



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

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**BULLETIN 2021-06**

**TO:** Commercial Health Insurers; Blue Cross Blue Shield of Massachusetts, Inc.; and Health Maintenance Organizations Offering or Renewing Insured Health Products in Massachusetts

**FROM:** Gary D. Anderson, Commissioner of Insurance 

**DATE:** April 27, 2021

**RE:** Required Coverage for Treatment of PANDAS (Pediatric Autoimmune Neuropsychiatric Disorders Associated with Streptococcal Infections) and PANS (Pediatric Acute-Onset Neuropsychiatric Syndrome)

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The Division of Insurance (“Division”) issues this Bulletin 2021-06 to Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations offering insured health benefit plans in Massachusetts (collectively, hereinafter, referred to as “Carriers”).

This Bulletin provides guidance to Carriers about the provisions of SECTIONS 47, 48, 50, and 52 of Chapter 260 of the Acts of 2020 (“Chapter 260”), which create M.G.L. c. 175, §47NN; M.G.L. c. 176A, §800; M.G.L. c. 176B, §400; and M.G.L. c. 176G, §4GG and require that Carriers “provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute-onset neuropsychiatric syndrome including, but not limited to, the use of intravenous immunoglobulin therapy...” (hereinafter referred to as “PANDAS and PANS”). In accordance with SECTION 74 of Chapter 260, the provisions of these new statutory sections shall apply to insured health benefit plans that are issued or renewed in Massachusetts **on or after January 1, 2022.**

The Division expects Carriers to take steps to notify network providers and covered members about PANDAS and PANS coverage, to update their administrative processes to enable members within insured health plans within and without the Commonwealth to access medically necessary PANDAS and PANS treatment, and to identify providers within their networks who are able to provide medically necessary PANDAS and PANS services. If Carriers’ networks do not currently include adequate access to providers who can treat PANDAS and PANS, then Carriers are to cover medically necessary PANDAS and PANS services from out-of-network providers on an in-network basis until such time that an adequate network is developed.

Bulletin 2021-06

April 27, 2021

Page 2 of 2

Carriers are expected to forward materials to the Division by September 1, 2021 that identify the names and locations of providers within their networks who can provide medically necessary treatment for PANDAS and PANS. If you have any questions about this Bulletin, please contact Niels Puetthoff, Director of the Bureau of Managed Care, at (617) 521-7326 or at [niels.puetthoff@mass.gov](mailto:niels.puetthoff@mass.gov).

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