

March 30, 1999

H 713. MENTAL HEALTH/CHEM. DEP. PARITY. TO REQUIRE PARITY IN HEALTH INSURANCE COVERAGE FOR MENTAL ILLNESS AND CHEMICAL DEPENDENCY TREATMENT. Amends GS 58-51-50, 58-65-75, and 58-67-70 to provide that any health benefit plan (defined): (1) must provide benefits for chemical dependency treatment subject to same limits as are benefits for physical illness generally; (2) if health plan contains annual limits, co-payments and the like only on selected physical illness, and these benefits do not represent substantially all of the physical illness benefits under the plan, may impose limits on chemical dependency treatment based on a weighted average of the respective annual, lifetime, co-payment, deductible, or coinsurance limits on the selected physical illnesses; (3) authorizes insurer to use case management program for chemical dependency treatment benefits; (4) allows plan to manage the provision of benefits through common methods such as pre-admission screening, prior authorization of services; and, (5) deletes provision that allows group policy holder to reject chemical dependency coverage. Amends GS 58-51-55, 58-65-90, 58-67-75, and 58-50-155 to make changes listed in (1) through (4) above with respect to coverage for mental illness. Applies to health benefit plans that are delivered, issued for delivery, or renewed on and after Jan. 1, 2000.

Intro. by Alexander.

Ref. to Insurance

GS 58

April 21, 1999

H 713. MENTAL HEALTH PARITY STUDY. Intro. 3/30/99. House committee substitute makes the following changes to 1st edition. Original bill required parity in health insurance coverage for mental illness and chemical dependency treatment. Committee substitute deletes these substantive provisions and replaces them with provision authorizing the Legislative Research Comm'n to study parity in health insurance coverage for mental illness and chemical dependency treatment. Report must be made before convening of 2000 legislative session.