March 14, 2001

H 593. HEALTH INSURANCE/LICENSED PROF'L COUNSELOR. TO PROVIDE FOR DIRECT PAYMENT OF LICENSED PROFESSIONAL COUNSELORS UNDER HEALTH INSURANCE POLICIES AND PLANS. Adds licensed professional counselors to list of health care providers covered by insurance payment provisions of GS 58-50-30 and GS 58-65-1. Defines licensed professional counselor as a person licensed by the NC Board of Licensed Professional Counselors pursuant to GS Ch. 90, Art. 24. Effective Oct. 1, 2001.

Intro. by Alexander.

	Ref. to Insurance	GS 58
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June 27, 2001

H 593. HEALTH INSURANCE: LICENSED PROF'L COUNSELOR. Intro. 3/14/01. Senate committee substitute makes the following changes to 1st edition. Deletes current prohibition found in the first paragraph of GS 58-50-30(a) against discriminatory practices in premium rate-setting, benefits, terms or conditions of coverage or other aspects insurance coverage between individuals of the same class. Creates new sections (a1), (a2) and (a3) from the remaining text of former GS 58-50-30. Amends text now found in GS 58-50-30(a1) by extending the provisions of the statute to insurance policies governed by Article 65 of Chapter 58. Makes amendments throughout former GS 58-50-30(a) by deleting lists of the different types of practioners under whose care an insured or other person may qualify to claim benefits or seek reimbursement from their insurance coverage, and providing instead that the insured or other person shall be entitled to payment or reimbursement whether the service is provided by a duly licensed physician or other provider listed in GS 58-50-30(a1). Eliminates several elements from the definition of "duly licensed psychologist" set forth in GS 58-50-30(b). The pared-down provision would require only that a "duly licensed psychologist" be a licensed psychologist who holds permanent licensure and certification from the NC Psychology Board.

Eliminates Sections 2(a) and 2(b) of the previous edition of the bill and replaces them with a new Section 2, which adds new GS 58-65-1.1. Section provides that hospital, medical, or dental service plans shall be governed by Art. 65 and 66 of Ch. 58 and shall not be subject to any other NC insurance laws. New section defines "hospital service plan" as the contracting for certain fees for various named services performed by a hospital. Defines "medical service plan" as the contracting for the payment of fees toward, or provision of, various named services by a duly licensed physician or other provider listed in GS 58-50-30 or by a duly licensed provider of health services pursuant to Ch. 90. Defines "dental service plan" as the contracting for the payment of fees toward or provision of dental services by a duly licensed dentist. Provides that "hospital service plan, may insure individuals for the payment of hospital, medical, or dental services, and may contract with care providers for the provision of such services under the insurance plans, and further provides that only domestic, or North Carolina-based, hospital service corporations may engage in this activity.

Amends GS 58-50-56(c) by extending all of the provisions set out in GS 58-50-30 to preferred provider benefit plans (current law provides that only the second and third paragraphs of GS 58-50-30(a) extend to preferred provider benefit plans).

Amends GS 58-3-120 by making the current text subsection (a) and adding a new subsection (b) which prohibits discriminatory practices in premium rate-setting, benefits, terms or conditions of coverage or other aspects insurance coverage between individuals of the same class (current law contains the same provision in GS 58-50-30(a)).

July 24, 2001

SL 2001-297 (H 593). HEALTH INSURANCE/LICENSED PROFESSIONAL COUNSELOR. AN ACT TO PROVIDE FOR DIRECT PAYMENT OF LICENSED PROFESSIONAL COUNSELORS UNDER HEALTH INSURANCE POLICIES AND PLANS. Summarized in Daily Bulletin 3/14/01 and 6/27/01. Enacted July 21, 2001. Effective Oct. 1, 2001, and applies to claims for payment or reimbursement for services rendered on or after that date.