

March 26, 2001

**H 808. MENTAL HEALTH/CHEMICAL DEP. PARITY. TO REQUIRE PARITY IN HEALTH INSURANCE COVERAGE FOR MENTAL ILLNESS AND CHEMICAL DEPENDENCY.** Amends GS 58-51-50 by (1) providing that every insurer shall provide in each group health benefit plan benefits for the necessary care and treatment of chemical dependency that are not less favorable than benefits for physical illness generally; (2) adding a provision that if a group health benefit plan contains annual limits, lifetime limits, co-payments, deductibles, or coinsurance only on selected physical illness and injury benefits, and these benefits do not represent substantially all of the physical illness and injury benefits under the health benefit plan, then the insurer may impose limits on the chemical dependency treatment benefits based on a weighted average of the respective annual, lifetime, co-payment, deductible, or co-insurance limits on the selected physical illness and injury benefits; (3) adding a provision regarding the use of a case management program for chemical dependency treatment benefits; (4) adding a provision stating a group health benefit plan is not prohibited from managing the provision of benefits through common methods designed to limit coverage for chemical dependency treatment only to those that are deemed medically necessary, (5) deleting subsections (c) and (e); and (6) amending subsection (d) pertaining to benefit payments for specified providers of necessary care and treatment of chemical dependency. Makes parallel changes to GS 58-65-75 and GS 58-67-70. Amends definitions in GS 58-51-55 (provision on no discrimination against mentally ill and chemically dependent individuals) and deletes subsection (b1), (c), and (d). Makes parallel changes in GS 58-65-90 and GS 58-67-75. Amends GS Ch. 58 Art. 3 by adding a new provision substantially the same as GS 58-51-50 but pertaining to care and treatment of mental illness. Amends GS 58-50-155 by adding a provision stating that the standard health plan developed and approved under GS 58-50-125 shall provide coverage for treatment of chemical dependency and mental illness that is at least equal to the coverage required by GS 58-51-50 and GS 58-3-220, respectively and that the plan may use a case management program in accordance with GS 58-51-50 and GS 58-3-220, respectively. Effective January 1, 2002.

**Intro. by Alexander, Baddour, Hackney, Wainwright.**

Ref. to Rules	GS 58
---------------	-------