

March 24, 2005

H 893. MENTAL HEALTH PARITY. TO REQUIRE PARITY IN HEALTH INSURANCE COVERAGE FOR MENTAL ILLNESS AND CHEMICAL DEPENDENCY. Amends GS 58-51-50, 58-65-75, and 58-67-70 to require insurers subject to those sections to provide in group health benefit plans and contracts coverage for chemical dependency that is not less favorable than benefits for physical illness generally, and require that benefits for treatment of chemical dependency be subject to the same limits as benefits for physical illness generally. Allows insurer to impose limits based on a weighted average calculated per rules adopted by the Commissioner of Insurance if the plan contains limits only on selected physical and injury benefits that do not represent substantially all of the physical illness and injury benefits under the plan. Requires that chemical dependency coverage include licensed clinical social workers, certified substance abuse professionals, and licensed professional counselors working within the scope of their practice in specified settings. Makes other changes to ensure parity of chemical dependency coverage. Deletes various provisions and adds new GS 58-3-220 making comparable provisions relating to mental illness benefits coverage. Amends GS 58-50-155 to require that the standard health plan developed and approved under GS 58-50-125 provide coverage for treatment of chemical dependency and mental illness that is at least equal to coverage required by GS 58-51-50 and 58-3-220 (described above) and authorizing the use of a case management program in accordance with those sections. Effective January 1, 2006, and applies to health benefit plans delivered, issued for delivery, or renewed on and after that date.

Intro. by Alexander Hackney, Insko, Wainwright.

Ref. to Health

GS 58