March 22, 2007

S 1434. MENTAL HEALTH PARITY. Filed 3/21/07. TO REQUIRE PARITY IN HEALTH INSURANCE COVERAGE FOR MENTAL ILLNESS AND CHEMICAL DEPENDENCY.

Amends GS 58-51-50, 58-51-55, 58-65-75, 58-65-90, 58-67-70, and 58-67-75 to provide that insurers and specified others covered by those provisions must provide benefits for the care and treatment of chemical dependency and mental illness that are not less favorable than benefits for physical illness generally. Allows for limits on chemical dependency and mental illness treatment benefits based on a weighted average calculated per rules adopted by the Commissioner. Allows for the use of a case management program for chemical dependency and mental illness treatment benefits and does not prohibit the managing of benefits through common methods related to medical necessity. Requires benefit payments to social workers, substance abuse professionals, and other specified providers of necessary care and treatment. Amends GS 58-50-155 to require that the standard health plan developed and approved under GS 58-50-125 must 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 58-3-220. Provides that the plan may use a case management program. Effective January 1, 2008, and applies to health benefit plans that are delivered, issued for delivery, or renewed on or after that date.

Intro. by Atwater. GS 58