

# MAINE STATE LEGISLATURE

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ONE HUNDRED AND EIGHTH LEGISLATURE

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Legislative Document

No. 1104

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H. P. 904

House of Representatives, March 17, 1977

On Motion of Ms. Clark of Freeport referred to the Committee on Business Legislation. Sent up for concurrence and ordered printed.

EDWIN H. PERT, Clerk

Presented by Mr. Norris of Brewer.

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STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED  
SEVENTY-SEVEN

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**AN ACT to Require Alcoholism Treatment Benefits in Health Insurance Policies.**

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Be it enacted by the People of the State of Maine, as follows:

Sec. 1. 24 MRSA § 2320 is enacted to read:

§ 2320. Benefits for expense of treatment of alcoholism

All individual and group contracts issued by any nonprofit hospital or medical service organization operating under this chapter, shall provide for benefits for expense arising from treatment of alcoholism which are at least equal to the following minimum requirements.

1. Inpatient. In the case of benefits based upon confinement as an inpatient in an accredited or licensed hospital or in any other public or private facility licensed by the Department of Human Services, which provides services especially for the detoxification or rehabilitation of intoxicated persons or alcoholics, the benefits shall be extended at least 30 days in any calendar year.

2. Outpatient benefits. In the case of outpatient benefits, these shall cover, to the extent of \$500 over a 12-month period, services furnished by an accredited or licensed hospital, or by any public or private facility or portion of that facility which provides services especially for the rehabilitation of intoxicated persons or alcoholics, and which is licensed by the Department of Human Services for those purposes. Consultant or treatment sessions furnished by a facility under this subsection, shall be rendered by either an employee or a private or public treatment facility approved under Title 22, section 7115, or a licensed physician or a licensed psychologist.

The requirements of this section, shall apply to all policies delivered or issued for delivery in this State more than 120 days after the effective date of this Act.

Sec. 2. 24-A MRSA § 2745 is enacted to read:

§ 2745. Minimum requirements; benefits for expense arising from treatment of alcoholism

All individual health insurance policies providing coverage on an expense incurred basis shall provide as benefits, if so elected by the subscriber, expenses arising from treatment of alcoholism which are at least equal to the following minimum requirements.

1. Inpatient. In the case of benefits based upon confinement as an inpatient in an accredited or licensed hospital or in any other public or private facility licensed by the Department of Human Services, which provides services especially for the detoxification or rehabilitation of intoxicated persons or alcoholics, the benefits shall be extended at least 30 days in any calendar year.

2. Outpatient benefits. In the case of outpatient benefits, these shall cover to the extent of \$500 over a 12-month period, services furnished by an accredited or licensed hospital, or by any public or private facility or portion of that facility which provides services especially for the rehabilitation of intoxicated persons or alcoholics, and which is licensed by the Department of Human Services for those purposes. Consultant or treatment sessions furnished by a facility under this subsection, shall be rendered by an employee of a private or public treatment facility approved under Title 22, section 7115 or a licensed physician or a licensed psychologist who devotes a substantial portion of his time treating intoxicated persons or alcoholics.

The requirements of this section shall apply to all policies delivered or issued for delivery in this State more than 120 days after the effective date of this Act.

Sec. 3. 24-A MRSA § 2837 is enacted to read:

§ 2837. Blanket health insurance policies to provide for benefits for expense arising from treatment of alcoholics

All group or blanket health insurance policies shall, if so elected by the policyholder, provide for benefits for expense arising from treatment of alcoholism which are at least equal to the following minimum requirements.

1. Inpatient. In the case of benefits based upon confinement as an inpatient in an accredited or licensed hospital or in any other public or private facility licensed by the Department of Human Services, which provides services especially for the detoxification or rehabilitation of intoxicated persons or alcoholics, the benefits shall be extended at least 30 days in any calendar year.

2. Outpatient benefits. In the case of outpatient benefits, these shall cover to the extent of \$500 over a 12-month period, services furnished by an accredited or licensed hospital, or by any public or private facility or portion of

that facility which provides services especially for the rehabilitation of intoxicated persons or alcoholics and which is licensed by the Department of Human Services for those purposes. Consultant or treatment sessions furnished by a facility under this subsection shall be rendered by an employee or a private or public treatment facility approved under Title 22, section 7115, or a licensed physician or a licensed psychologist.

The requirements of this section shall apply to all policies delivered or issued for delivery in this State more than 120 days after the effective date of this Act.

#### STATEMENT OF FACT

This bill requires health insurance policies to provide alcoholism treatment benefits.