

MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND TENTH LEGISLATURE

Legislative Document

No. 669

H. P. 591

House of Representatives, February 5, 1981

Referred to the Committee on Business Legislation. Sent up for concurrence and ordered printed.

EDWIN H. PERT, Clerk

Presented by Representative Kany of Waterville.

Cosponsors: Senator Conley of Cumberland, Representative Fitzgerald of Waterville and Representative Gwadosky of Fairfield.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED AND EIGHTY-ONE

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

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

Sec. 1. 24 MRSA § 2328 is enacted to read:

§ 2328. Benefits for expense of treatment of alcoholism

1. **Benefits to be provided.** 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.

A. 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 38 days in any calendar year.

B. In the case of outpatient benefits, these shall cover, to the extent of \$1,000 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 of a private or public treatment facility approved under Title 22, section 7115, or a licensed physician or a licensed psychologist.

2. **Application.** The requirements of this section shall apply to all policies delivered or issued for delivery in this State more than 90 days after the effective date of this section.

Sec. 2. 24-A MRSA § 2747 is enacted to read:

§ 2747. **Minimum requirements; benefits for expense arising from treatment of alcoholism**

1. **Benefits to be provided.** 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.

A. 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 38 days in any calendar year.

B. In the case of outpatient benefits, these shall cover, to the extent of \$1,000 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.

2. **Application.** The requirements of this section shall apply to all policies delivered or issued for delivery in this State more than 90 days after the effective date of this section.

Sec. 3. 24-A MRSA § 2841 is enacted to read:

§ 2841. **Blanket health insurance policies to provide for benefits for expense arising from treatment of alcoholics**

1. **Benefits to be provided.** 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.

A. 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 38 days in any calendar year.

B. In the case of outpatient benefits, these shall cover, to the extent of \$1,000 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 under Title 22, section 7115, or a licensed physician or a licensed psychologist.

2. Application. The requirements of this section shall apply to all policies delivered or issued for delivery in this State more than 90 days after the effective date of this section.

STATEMENT OF FACT

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