## MAINE STATE LEGISLATURE

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# 115th WAINE LEGISLATURE

### FIRST REGULAR SESSION-1991

#### Legislative Document

No. 1553

H.P. 1064

House of Representatives, April 16, 1991

Reference to the Committee on Banking and Insurance suggested and ordered printed.

EDWIN H. PERT, Clerk

Presented by Representative DORE of Auburn.

Cosponsored by Representative HOGLUND of Portland and Representative MAHANY of Easton.

#### STATE OF MAINE

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

An Act to Provide Equitable Insurance Coverage for Mental Illness.



	Be it enacted by the People of the State of Maine as follows:
2	Sec. 1. 24 MRSA §2325-A, sub-§5-B is enacted to read:
4	
6	5-B. Coverage for certain mental illness treatment. Each group contract must provide at a minimum, and with annual or lifetime benefits equivalent to those for other illnesses and
8	diseases, benefits of at least 80% of the usual, customary and reasonable charges for a person receiving medical treatment for:
10	reasonable charges for a person receiving mearcar creatment for.
12	A. Schizophrenia;
14	B. Bipolar disorder;
16	C. Pervasive developmental disorder, or autism;
18	D. Childhood schizophrenia;
	E. Psychotic depression, or involutional melancholia;
20	F. Paranoia;
22	G. Panic disorder;
24	H. Obsessive-compulsive disorder; or
26	
28 .	I. Major depressive disorder.
30	This subsection applies to all policies and certificates executed, delivered, issued for delivery, continued or renewed in
32	this State on or after January 1, 1992. For purposes of this subsection, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.
34	Sec. 2. 24 MRSA §2325-A, sub-§9, as repealed and replaced by
36	PL 1987, c 480, §2, is amended to read:
38	9. Application; expiration. The Except as otherwise
40	provided, the requirements of this section shall apply to all policies and any certificates executed, delivered, issued for
42	delivery, continued or renewed in this State on or after January 1, 1984. For purposes of this section, all contracts shall-be are
44	deemed to be renewed no later than the next yearly anniversary of the contract date.
46	Sec. 3. 24-A MRSA §2843, sub-§5-B is enacted to read:
48	5-B. Coverage for certain mental illness treatment. Each
50	group contract must provide at a minimum, and with annual or lifetime benefits equivalent to those for other illnesses and
52	diseases, benefits of at least 80% of the usual, customary and reasonable charges for a person receiving medical treatment for:

2	A. Schizophrenia;
4	B. Bipolar disorder;
6	C. Pervasive developmental disorder, or autism;
8	D. Childhood schizophrenia;
10	E. Psychotic depression, or involutional melancholia;
12	F. Paranoia;
14	G. Panic disorder;
16	H. Obsessive-compulsive disorder; or
18	I. Major depressive disorder.
20	This subsection applies to all policies and certificate executed, delivered, issued for delivery, continued or renewed in
22	this State on or after January 1, 1992. For purposes of this subsection, all contracts are deemed to be renewed no later than
24	the next yearly anniversary of the contract date.
26	Sec. 4. 24-A MRSA §2843, sub-§8, as repealed and replaced by PL 1987, c. 480, §6, is amended to read:
28	
30	8. Application; expiration. The Except as otherwise provided, the requirements of this section shall apply to all policies and any certificates executed, delivered, issued for
32	delivery, continued or renewed in this State on or after January 1, 1984. For purposes of this section, all contracts shall-be are
34	deemed to be renewed no later than the next yearly anniversary of the contract date.
36	Sec. 5. Effective date. This Act takes effect January 1, 1992.
38	bec. o. Elicetive date. This acc cares effect bandary 1, 1992.
40	STATEMENT OF FACT
42	This bill requires group health insurers to provide 80% coverage for certain outpatient and inpatient treatment for all
44	policies or certificates executed, delivered, issued for delivery, continued or renewed on or after January 1, 1992.
46	This bill provides that certain biologically based severe
48	mental disorders are covered in the same manner as any other
50	biologically based diseases or disorders of the brain for the purposes of health insurance coverage. This ensures that insured persons with these severe disorders receive equitable

insurance coverage in the same manner as coverage is provided, 2 for example, to persons with liver diseases, lung diseases and hepatitis.