

MAINE STATE LEGISLATURE

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STATE OF MAINE
SENATE
116TH LEGISLATURE
FIRST REGULAR SESSION

SENATE AMENDMENT "C" to H.P. 138, L.D. 183, Bill, "An Act to Remove the Repeal Date from the Laws Governing Equitable Insurance Coverage for Mental Illness"

Amend the bill by striking out the title and substituting the following:

'An Act Concerning Equitable Insurance Coverage for Mental Illness'

Further amend the bill by striking out everything after the enacting clause and before the emergency clause and inserting in its place the following:

'Sec. 1. 24 MRSA §2325-A, sub-§5-B, as enacted by PL 1991, c. 881, §1 and affected by §§7 and 8, is amended to read:

5-B. Coverage for certain mental illness treatment. Coverage for medical treatment for mental illnesses listed in paragraph A is subject to this subsection. Nothing in this subsection requires benefit levels or maximum lifetime or annual benefits for medical treatment for mental illness that exceed the benefit levels or maximum lifetime or annual benefits for other illnesses and diseases.

A. All group contracts must provide at a minimum benefits according to paragraph B, subparagraphs (1) to (3) for the usual, customary and reasonable charges for a person receiving medical treatment for:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;

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- 2 (4) Childhood schizophrenia;
4 (5) Psychotic depression, or involuntional melancholia;
6 (6) Paranoia;
8 (7) Panic disorder;
10 (8) Obsessive-compulsive disorder; or
12 (9) Major depressive disorder.

14 B. All policies and certificates executed, delivered,
16 issued for delivery, continued or renewed in this State on
18 or after ~~July-1,-1993~~ January 1, 1994 must provide benefits
that meet the requirements of this paragraph. For purposes
of this paragraph, all contracts are deemed to be renewed no
later than the next yearly anniversary of the contract date.

20 (1) The contracts must provide inpatient care benefits
22 of at least 60 days per calendar year.

24 (2) The contracts must provide outpatient care
26 benefits of at least \$2,000 for any combination of
28 outpatient and day treatment care. The minimum level
of benefits provided must be at least 60% of the usual,
customary and reasonable charge.

30 (3) The contracts ~~may--not~~ must contain a maximum
32 lifetime benefit of \$100,000 for any mental illness
listed in paragraph A.

34 C. All policies and certificates executed, delivered,
36 issued for delivery, continued or renewed in this State on
38 or after ~~July-1,-1994~~ January 1, 1995 must provide benefits
that meet the requirements of this paragraph. For purposes
of this paragraph, all contracts are deemed to be renewed no
later than the next yearly anniversary of the contract date.

40 (1) The contracts must provide inpatient care benefits
42 of at least 90 days per calendar year.

44 (2) The contracts must provide outpatient care
46 benefits of at least \$3,000 for any combination of
48 outpatient and day treatment care. The minimum level
of benefits provided must be at least 70% of the usual,
customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain a maximum lifetime benefit of \$100,000 for any mental illness listed in paragraph A.

D. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after ~~July-1,-1995~~ January 1, 1996 must provide benefits that meet the requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 120 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$4,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 80% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain a maximum lifetime benefit of \$100,000 for any mental illness listed in paragraph A.

E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after ~~July-1,-1996~~ January 1, 1997 must provide benefits equal to benefits provided for other illnesses and diseases. The contracts ~~may--not~~ must contain a maximum lifetime benefit of \$100,000 for any mental illness listed in paragraph A.

This subsection is repealed on July 1, 1995.

Sec. 2. 24-A MRSA §2843, sub-§5-B, as enacted by PL 1991, c. 881, §3 and affected by §§7 and 8, is amended to read:

5-B. Coverage for certain mental illness treatment. Coverage for medical treatment for mental illnesses listed in paragraph A is subject to this subsection. Nothing in this subsection requires benefit levels or maximum lifetime or annual benefits for medical treatment for mental illness that exceed the benefit levels or maximum lifetime or annual benefits for other illnesses and diseases.

A. All group contracts must provide at a minimum benefits according to paragraph B, subparagraphs (1) to (3) for the usual, customary and reasonable charges for a person receiving medical treatment for:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;
- (4) Childhood schizophrenia;
- (5) Psychotic depression, or involuntional melancholia;
- (6) Paranoia;
- (7) Panic disorder;
- (8) Obsessive-compulsive disorder; or
- (9) Major depressive disorder.

B. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after ~~July-1,--1993~~ January 1, 1994 must provide benefits that meet the requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 60 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$2,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 60% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain a maximum lifetime benefit of \$100,000 for any mental illness listed in paragraph A.

C. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after ~~July-1,--1994~~ January 1, 1995 must provide benefits that meet the requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 90 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$3,000 for any combination of

outpatient and day treatment care. The minimum level of benefits provided must be at least 70% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain a maximum lifetime benefit of \$100,000 for any mental illness listed in paragraph A.

D. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after ~~July-1,-1995~~ January 1, 1996 must provide benefits that meet the requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 120 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$4,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 80% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain a maximum lifetime benefit of \$100,000 for any mental illness listed in paragraph A.

E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after ~~July-1,-1996~~ January 1, 1997 must provide benefits equal to benefits provided for other illnesses and diseases. The contracts ~~may--not~~ must contain a maximum lifetime benefit of \$100,000 for any mental illness listed in paragraph A.

This subsection is repealed on July 1, 1995.

Sec. 3. PL 1991, c. 881, §8 is repealed.'


Further amend the bill by inserting at the end before the statement of fact the following:

FISCAL NOTE

This bill will increase the costs to the State of its employee health insurance plan beginning in fiscal year 1994-95. Specific General Fund and Highway Fund costs can not be determined at this time.'

STATEMENT OF FACT

This amendment repeals the repeal date of July 1, 1993. It inserts a new repeal date of July 1, 1995. It delays the one-year phase-in schedule so that the starting date is changed from July 1, 1993 to January 1, 1994.

(Senator SUMMERS)
SPONSORED BY: 

COUNTY: Cumberland

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