

MAINE STATE LEGISLATURE

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119th MAINE LEGISLATURE

FIRST REGULAR SESSION-1999

Legislative Document

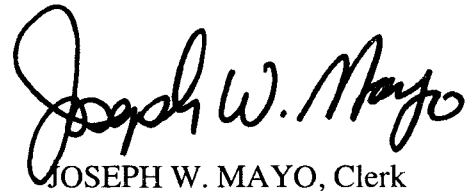
No. 1119

H.P. 796

House of Representatives, February 9, 1999

An Act to Ensure that Emergency Mental Health Services are a Covered Benefit.

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


JOSEPH W. MAYO, Clerk

Presented by Representative KANE of Saco.
Cosponsored by Representatives: BRAGDON of Bangor, BRENNAN of Portland, GAGNON of Waterville, GLYNN of South Portland, O'NEIL of Saco, PIEH of Bremen, Senator: PARADIS of Aroostook.

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

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4 Sec. 1. 24 MRSA §2332-J is enacted to read:

6 **§2332-J. Coverage for emergency mental health services**

8 **1. Required coverage for emergency mental health services.**
10 Notwithstanding any other provisions of this Title, a nonprofit
12 hospital or medical service organization that issues individual
14 and group health care contracts providing coverage for emergency
16 mental health services rendered in hospital emergency rooms and
18 mobile units shall provide coverage under those contracts for
20 emergency mental health services provided outside the hospital in
22 community settings.

24 **2. Limits; coinsurance; deductibles.** Any contract that
26 provides coverage for the services required by this section may
28 contain provisions for maximum benefits and coinsurance and
30 reasonable limitations, deductibles and exclusions to the extent
32 that these provisions are not inconsistent with the requirements
34 of this section.

36 Sec. 2. 24-A MRSA §2756 is enacted to read:

38 **§2756. Coverage for emergency mental health services**

40 **1. Required coverage for emergency mental health services.**
42 Notwithstanding any other provisions of this chapter, an insurer
44 that issues individual health insurance policies and contracts
46 providing coverage for emergency mental health services rendered
48 in hospital emergency rooms and mobile units shall provide
50 coverage under those contracts for emergency mental health
services provided outside the hospital in community settings.

52 **2. Limits; coinsurance; deductibles.** Any policy or
54 contract that provides coverage for the services required by this
56 section may contain provisions for maximum benefits and
58 coinsurance and reasonable limitations, deductibles and
60 exclusions to the extent that these provisions are not
inconsistent with the requirements of this section.

62 Sec. 3. 24-A MRSA §2847-G is enacted to read:

64 **§2847-G. Coverage for emergency mental health services**

66 **1. Required coverage for emergency mental health services.**
68 Notwithstanding any other provisions of this chapter, an insurer
70 that issues group health insurance policies and contracts
providing coverage for emergency mental health services rendered
in hospital emergency rooms and mobile units shall provide

2 coverage under those contracts for emergency mental health
3 services provided outside the hospital in community settings.

4 2. Limits; coinsurance; deductibles. Any policy, contract
5 or certificate that provides coverage for the services required
6 by this section may contain provisions for maximum benefits and
7 coinsurance and reasonable limitations, deductibles and
8 exclusions to the extent that these provisions are not
9 inconsistent with the requirements of this section.

10 Sec. 4. 24-A MRSA §4245 is enacted to read:

12 §4245. Coverage for emergency mental health services

14 1. Required coverage for emergency mental health services.
15 Notwithstanding any other provisions of this chapter, a health
16 maintenance organization that issues individual and group health
17 care contracts providing coverage for emergency mental health
18 services rendered in hospital emergency rooms and mobile units
19 shall provide coverage under those contracts for emergency mental
20 health services provided outside the hospital in community
21 settings.

22 2. Limits; coinsurance; deductibles. Any contract that
23 provides coverage for the services required by this section may
24 contain provisions for maximum benefits and coinsurance and
25 reasonable limitations, deductibles and exclusions to the extent
26 that these provisions are not inconsistent with the requirements
27 of this section.

28 Sec. 5. Application. This Act applies to all individual and
29 group policies and contracts executed, delivered, issued for
30 delivery, continued or renewed in this State on or after January
31 1, 2000. For purposes of this Act, a contract is deemed to be
32 renewed no later than the next yearly anniversary of the contract
33 date.

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38 **SUMMARY**

39 This bill requires that nonprofit hospital and medical
40 service organizations, health insurers and health maintenance
41 organizations that provide coverage for emergency mental health
42 services rendered in hospital emergency rooms and mobile units to
43 also provide coverage for emergency mental health services
44 provided outside the hospital in community settings. It applies
45 to all individual and group policies and contracts issued or
46 renewed on or after January 1, 2000.
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