

# MAINE STATE LEGISLATURE

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# 119th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1999

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Legislative Document

No. 1472

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H.P. 1050

House of Representatives, February 23, 1999

### **An Act to Clarify Reimbursement for Cognitive Services.**

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

A handwritten signature in black ink, reading "Joseph W. Mayo".

JOSEPH W. MAYO, Clerk

Presented by Representative DUNLAP of Old Town.  
Cosponsored by Senator MURRAY of Penobscot.

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

Sec. 1. 22 MRSA §3174-U is enacted to read:

**§3174-U. Coverage for cognitive services**

The department shall provide coverage for cognitive services, reimbursed under the United States Social Security Act, Title XIX, or its successor, if the cognitive services are recommended by a licensed physician for persons with schizophrenia. Cognitive services covered under this section may be provided by a licensed physician, pharmacist, clinical social worker, clinical professional counselor or other health care provider if the services are within the scope of the provider's license.

Sec. 2. 24 MRSA §2332-J is enacted to read:

**§2332-J. Coverage for cognitive services**

1. Required coverage for cognitive services. Notwithstanding any other provisions of this chapter, a nonprofit hospital or medical service organization that issues group and individual health care contracts shall provide coverage under those contracts for cognitive services recommended by a licensed physician for persons with schizophrenia. Cognitive services covered under this section may be provided by a licensed physician, pharmacist, clinical social worker, clinical professional counselor or other health care provider if the services are within the scope of the provider's license.

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

Sec. 3. 24-A MRSA §2756 is enacted to read:

**§2756. Coverage for cognitive services**

1. Required coverage for cognitive services. Notwithstanding any other provisions of this chapter, an insurer that issues individual health insurance policies and contracts shall provide coverage under those contracts for cognitive services recommended by a licensed physician for persons with schizophrenia. Cognitive services covered under this section may be provided by a licensed physician, pharmacist, clinical social worker, clinical professional counselor or other health care

provider if the services are within the scope of the provider's license.

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

Sec. 4. 24-A MRSA §2847-G is enacted to read:

**§2847-G. Coverage for cognitive services**

**1. Required coverage for cognitive services.** Notwithstanding any other provisions of this chapter, an insurer that issues group health insurance policies and contracts shall provide coverage for cognitive services recommended by a licensed physician for persons with schizophrenia. Cognitive services covered under this section may be provided by a licensed physician, pharmacist, clinical social worker, clinical professional counselor or other health care provider if the services are within the scope of the provider's license.

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

Sec. 5. 24-A MRSA §4245 is enacted to read:

**§4245. Coverage for cognitive services**

**1. Required coverage for cognitive services.** Notwithstanding any other provisions of this chapter, a health maintenance organization that issues individual and group health care contracts shall provide coverage under those contracts for cognitive services recommended by a licensed physician for persons with schizophrenia. Cognitive services covered under this section may be provided by a licensed physician, pharmacist, clinical social worker, clinical professional counselor or other health care provider if the services are within the scope of the provider's license.

**2. Limits; coinsurance; deductibles.** Any contract that provides coverage for the services required by this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent

2     ~~that these provisions are not inconsistent with the requirements~~  
3     ~~of this section.~~

4             **Sec. 6. Application.** This Act applies to all individual and  
5     group policies and contracts executed, delivered, issued for  
6     delivery, continued or renewed in this State on or after January  
7     1, 2000. For purposes of this Act, a contract is deemed to be  
8     renewed no later than the next yearly anniversary of the contract  
9     date.

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12                             **SUMMARY**

14             This bill requires that nonprofit hospital and medical  
15     service organizations, health insurers and health maintenance  
16     organizations provide coverage and reimbursement for cognitive  
17     services for persons with schizophrenia. It applies to all  
18     individual and group policies and contracts issued or renewed on  
19     or after January 1, 2000.

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21             This bill also requires that these services be covered under  
22     the state Medicaid program.