

General Assembly

Committee Bill No. 6095

January Session, 2019

LCO No. 5488



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by: (INS)

AN ACT CONCERNING REQUIRED HEALTH INSURANCE COVERAGE FOR DETOXIFICATION AND SUBSTANCE ABUSE SERVICES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 Section 1. Section 38a-492p of the general statutes is repealed and
- 2 the following is substituted in lieu thereof (*Effective January 1, 2020*):
- 3 Each insurance company, hospital service corporation, medical
- 4 service corporation, health care center, fraternal benefit society or other
- 5 entity that delivers, issues for delivery, renews, amends or continues in
- 6 this state an individual health insurance policy providing coverage of
- 7 the type specified in subdivision (1), (2), (4), (11) or (12) of section 38a-
- 8 469 that provides coverage to an insured or enrollee who has been
- 9 diagnosed with a substance use disorder, as described in section 17a-
- 10 458, shall cover: [medically necessary, medically monitored inpatient
- 11 detoxification services and medically necessary, medically managed
- 12 intensive inpatient detoxification services provided to the insured or
- 13 enrollee. For purposes of this section, "medically monitored inpatient
- 14 detoxification" and "medically managed intensive inpatient
- 15 detoxification" have the same meanings as described in the most recent

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- 16 edition of the American Society of Addiction Medicine Treatment
- 17 Criteria for Addictive, Substance-Related and Co-Occurring
- 18 Conditions]
- 19 (1) Family counseling and intervention services for the insured or
- 20 <u>enrollee;</u>
- 21 (2) Not more than seven days of inpatient hospital or nonhospital
- 22 detoxification services per admission for the insured or enrollee; and
- 23 (3) Not fewer than:
- 24 (A) Four admissions for inpatient hospital or nonhospital
- 25 detoxification services for the insured or enrollee during such insured's
- 26 or enrollee's lifetime;
- 27 (B) Thirty days of substance abuse services rendered to the insured
- 28 or enrollee at a residential treatment facility during any year;
- 29 (C) Ninety days of substance abuse services rendered to the insured
- 30 or enrollee at a residential treatment facility during such insured's or
- 31 enrollee's lifetime;
- 32 (D) Thirty sessions of outpatient or partial hospitalization substance
- 33 <u>abuse services for the insured or enrollee during any year;</u>
- 34 (E) One hundred twenty sessions of outpatient or partial
- 35 hospitalization substance abuse services for the insured or enrollee
- 36 <u>during such insured's or enrollee's lifetime; and</u>
- 37 (F) Thirty additional sessions of outpatient or partial hospitalization
- 38 substance abuse services for the insured or enrollee during such
- 39 insured's or enrollee's lifetime, which such insured or enrollee may
- 40 exchange on a two-to-one basis to obtain fifteen additional days of
- 41 <u>nonhospital substance abuse services rendered to such insured or</u>
- 42 enrollee at a residential treatment facility during such insured's or
- 43 enrollee's lifetime.

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Sec. 2. Section 38a-518p of the general statutes is repealed and the following is substituted in lieu thereof (*Effective January 1, 2020*):

- 46 Each insurance company, hospital service corporation, medical 47 service corporation, health care center, fraternal benefit society or other 48 entity that delivers, issues for delivery, renews, amends or continues in 49 this state a group health insurance policy providing coverage of the 50 type specified in subdivision (1), (2), (4), (11) or (12) of section 38a-469 51 that provides coverage to an insured or enrollee who has been 52 diagnosed with a substance use disorder, as described in section 17a-53 458, shall cover: [medically necessary, medically monitored inpatient 54 detoxification services and medically necessary, medically managed 55 intensive inpatient detoxification services provided to the insured or 56 enrollee. For purposes of this section, "medically monitored inpatient 57 detoxification" and "medically managed intensive inpatient 58 detoxification" have the same meanings as described in the most recent edition of the American Society of Addiction Medicine Treatment 59 60 Criteria for Addictive, Substance-Related and Co-Occurring 61 Conditions]
- 62 (1) Family counseling and intervention services for the insured or enrollee;
- 64 (2) Not more than seven days of inpatient hospital or nonhospital 65 detoxification services per admission for the insured or enrollee; and
- 66 (3) Not fewer than:
- 67 (A) Four admissions for inpatient hospital or nonhospital 68 detoxification services for the insured or enrollee during such insured's 69 or enrollee's lifetime;
- 70 (B) Thirty days of substance abuse services rendered to the insured 71 or enrollee at a residential treatment facility during any year;
- 72 (C) Ninety days of substance abuse services rendered to the insured 73 or enrollee at a residential treatment facility during such insured's or

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- 74 <u>enrollee's lifetime;</u>
- 75 <u>(D) Thirty sessions of outpatient or partial hospitalization substance</u> 76 abuse services for the insured or enrollee during any year;
- 77 (E) One hundred twenty sessions of outpatient or partial 78 hospitalization substance abuse services for the insured or enrollee 79 during such insured's or enrollee's lifetime; and
- (F) Thirty additional sessions of outpatient or partial hospitalization substance abuse services for the insured or enrollee during such insured's or enrollee's lifetime, which such insured or enrollee may exchange on a two-to-one basis to obtain fifteen additional days of nonhospital substance abuse services rendered to such insured or enrollee at a residential treatment facility during such insured's or enrollee's lifetime.

This act shall take effect as follows and shall amend the following		
sections:		
Section 1	January 1, 2020	38a-492p
Sec. 2	January 1, 2020	38a-518p

Statement of Purpose:

To modify required health insurance coverage for detoxification and substance abuse services.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: REP. PERILLO, 113th Dist.; REP. HAMPTON, 16th Dist.

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