

SHORT TITLE: Health insurance; requiring individual and group health insurance and health benefit plans include coverage for severe mental illness equal to coverage for other physical diseases and disorders; codification; effective date.

STATE OF OKLAHOMA

2nd Session of the 45th Legislature (1996)

SENATE BILL NO. 799

By: Monson

AS INTRODUCED

An Act relating to health insurance; requiring individual and group health insurance and health benefit plans include coverage for severe mental illness equal to coverage for other physical diseases and disorders; making certain exceptions; clarifying application of requirement to agreement, contract or policy provisions; defining term; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 6060.1 of Title 36, unless there is created a duplication in numbering, reads as follows:

A. 1. Any individual or group health insurance or health-benefit-plan agreement, contract or policy, including any indemnity plan, not-for-profit hospital or medical service or indemnity contract, prepaid or managed care plan or provider arrangement, and MEWA or employer self-insured plan except as exempt under federal ERISA provisions, offered, issued, or renewed on or after the effective date of this act shall provide benefits for treatment of severe mental illness, and such benefits shall be equal to benefits for treatment of all other physical diseases and disorders.

2. This provision shall not apply to agreements, contracts or policies that provide coverage for a specified disease or other limited benefit coverage.

B. The nondiscrimination requirement set forth in subsection A of this section pertains to all aspects of a health insurance or health-benefit-plan agreement, contract or policy offered, issued, or renewed in this state including, but not limited to:

1. Coverage of inpatient hospital services;
2. Coverage of outpatient services;
3. Coverage of medication;
4. Maximum lifetime benefits;
5. Copayments;
6. Individual and family deductibles; and
7. Coinsurance.

C. For purposes of this section, "severe mental illness" means:

1. Schizophrenia;
2. Bipolar disorder (manic-depressive illness);
3. Major depression;
4. Panic disorder;
5. Obsessive-compulsive disorder;
6. Schizoaffective disorder; and
7. All other disorders identified currently or in the future as severe, biologically-based mental illness.

SECTION 2. This act shall become effective November 1, 1996.

45-2-1852

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