

ENGROSSED HOUSE  
BILL NO. 1077

By: Seikel of the House

and

Monson of the Senate

An Act relating to health insurance; requiring individual and group health insurance and health benefit plans to offer benefits for severe mental illness equal to benefits 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 6060.4 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 Multiple Employer Welfare Arrangement (MEWA) or employer self-insured plan, except as exempt under federal ERISA provisions, that is offered, issued, or renewed on or after the effective date of this act shall offer benefits for treatment of severe mental illness. Such benefits shall be equal to benefits for treatment of

all other physical diseases and disorders when medically necessary and subject to the terms and conditions of the health benefit plan, agreement, contract or policy.

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 shall pertain to all aspects of any health insurance or health-benefit-plan agreement, contract, or policy that is offered, issued, or renewed in this state including, but not limited to:

1. Coverage of inpatient hospital services for at least twenty-five (25) days annually;
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 the following biologically-based mental illnesses:

1. Schizophrenia;
2. Bipolar disorder (manic-depressive illness);
3. Psychotic depression;
4. Panic disorder;
5. Obsessive-compulsive disorder; and
6. Schizoaffective disorder.

SECTION 2. This act shall become effective November 1, 1997.

Passed the House of Representatives the 6th day of March, 1997.

Speaker

of the House of  
Representatives

Passed the Senate the \_\_\_\_ day of \_\_\_\_\_, 1997.

President

of the Senate