

LEGISLATIVE REFERENCE BUREAU

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L.R.B. Form No. 4 (Rev. 3/25/10)

No. _____

LEGISLATIVE REFERENCE BUREAU

AN ACT

Amending the act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, in casualty insurance, further providing for mental illness coverage.

INTRODUCED _____ 20 _____

By _____ District NO. _____

By _____ District NO. _____

By _____ District NO. _____

By _____ District NO. _____

See next page for additional co-sponsors.

Referred to Committee on	
Date _____	20 _____
Reported _____	20 _____
As Committed-Amended	
Recommendation	

By Hon. _____	

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An
2 act relating to insurance; amending, revising, and
3 consolidating the law providing for the incorporation of
4 insurance companies, and the regulation, supervision, and
5 protection of home and foreign insurance companies, Lloyds
6 associations, reciprocal and inter-insurance exchanges, and
7 fire insurance rating bureaus, and the regulation and
8 supervision of insurance carried by such companies,
9 associations, and exchanges, including insurance carried by
10 the State Workmen's Insurance Fund; providing penalties; and
11 repealing existing laws," in casualty insurance, further
12 providing for mental illness coverage.

13 The General Assembly of the Commonwealth of Pennsylvania
14 hereby enacts as follows:

15 Section 1. Section 635.1(c) of the act of May 17, 1921
16 (P.L.682, No.284), known as The Insurance Company Law of 1921,
17 added December 21, 1998 (P.L.1108, No.150), is amended to read:

18 Section 635.1. Mental Illness Coverage.--* * *

19 (c) Health insurance policies covered under this section
20 shall provide coverage for serious mental illnesses that meet at
21 a minimum the following standards:

22 (1) coverage for serious mental illnesses shall include at

1 least thirty (30) inpatient and sixty (60) outpatient days
2 annually[;]. Coverage for outpatient days under this clause
3 shall include coverage for assisted outpatient treatment, which
4 includes any of the following categories of outpatient services
5 which have been ordered by a court:

6 (i) Case management services or assertive community
7 treatment team services to provide care coordination.

8 (ii) Medication.

9 (iii) Periodic blood tests or urinalysis to determine
10 compliance with prescribed medications.

11 (iv) Individual or group therapy.

12 (v) Day or partial programming activities.

13 (vi) Educational and vocational training or activities.

14 (vii) Alcohol or substance abuse treatment and counseling
15 and periodic tests for the presence of alcohol or illegal drugs
16 for persons with a history of alcohol or substance abuse.

17 (viii) Supervision of living arrangements.

18 (ix) Any other services within an individualized treatment
19 plan developed pursuant to Article I of the act of July 9, 1976
20 (P.L.817, No.143), known as the "Mental Health Procedures Act,"
21 prescribed to treat the person's mental illness and to assist
22 the person in living and functioning in the community, or to
23 attempt to prevent a relapse or deterioration that may
24 reasonably be predicted to result in suicide or the need for
25 hospitalization;

26 (2) a person covered under such policies shall be able to
27 convert coverage of inpatient days to outpatient days on a one-
28 for-two basis;

29 (3) there shall be no difference in either the annual or
30 lifetime dollar limits in coverage for serious mental illnesses

1 and any other illnesses;

2 (4) cost-sharing arrangements, including, but not limited
3 to, deductibles and copayments for coverage of serious mental
4 illnesses, shall not prohibit access to care. The department
5 shall set up a method to determine whether any cost-sharing
6 arrangements violate this subsection.

7 * * *

8 Section 2. This act shall take effect in 60 days.