

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 2511 Session of 2014

INTRODUCED BY DAVIDSON, MURT, BISHOP, THOMAS, HARKINS, KOTIK, McNEILL, CALTAGIRONE, GROVE, McGEEHAN, COHEN, V. BROWN, KINSEY, PASHINSKI, M. DALEY, DONATUCCI, SCHLOSSBERG, BROWNLEE, D. COSTA AND YOUNGBLOOD, SEPTEMBER 22, 2014

REFERRED TO COMMITTEE ON INSURANCE, SEPTEMBER 22, 2014

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.