

---

---

## **OLR Bill Analysis**

### **HB 6095**

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

#### **SUMMARY**

This bill replaces current law's required health insurance coverage of medically necessary, medically monitored inpatient and intensive inpatient detoxification services (see BACKGROUND) with a specific list of substance use disorder treatments that includes family counseling, inpatient hospital detoxification services, and services at a residential treatment facility.

The bill applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including those provided under an HMO plan. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2020

#### **SUBSTANCE USE DISORDER INSURANCE COVERAGE**

Under the bill, for individuals diagnosed with a substance use disorder, applicable individual and group health insurance policies must cover family counseling and intervention services and seven or fewer days of inpatient hospital or nonhospital detoxification services per admission. Policies must also cover at least:

1. four inpatient hospital or nonhospital admissions for detoxification services over the covered individual's lifetime;
2. 30 days of substance abuse services at a residential treatment

facility per year and 90 days per lifetime; and

3. 30 sessions of outpatient or partial hospitalization substance abuse services per year and 120 sessions per lifetime; and

The bill also requires policies to cover 30 additional sessions of outpatient or partial hospitalization substance abuse services over the individual's lifetime, which an insured may exchange on a two-for-one basis for 15 additional days of nonhospital substance abuse services at a residential treatment facility.

## **BACKGROUND**

### ***Medically Monitored Inpatient and Intensive Inpatient Detoxification Services***

Medically monitored inpatient detoxification services, currently referred to by the American Society of Addiction Medicine as "withdrawal management" services, generally consist of care in a permanent facility with inpatient beds for patients whose withdrawal symptoms require at least a 24-hour evaluation. Intensive withdrawal management services are provided in an acute care inpatient setting to an individual whose withdrawal symptoms require primary medical and nursing care services.

### ***Related Bill***

sHB 7125, favorably reported by the Insurance and Real Estate Committee, among other things, requires insurers covering prescription drugs to cover drugs used to treat substance use disorder and prohibits insurers from applying nonquantitative treatment limitations to substance use disorder benefits, unless the policy also applies the limitations to medical and surgical benefits.

## **COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 19    Nay 0    (03/14/2019)