

General Assembly

Raised Bill No. 5256

February Session, 2020

LCO No. 1153



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by: (INS)

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

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 Section 1. Section 38a-492p of the general statutes is repealed and the
- 2 following is substituted in lieu thereof (*Effective January 1, 2021*):
- 3 Each insurance company, hospital service corporation, medical
- 4 service corporation, health care center, fraternal benefit society or other
- 5 entity that delivers, issues for delivery, renews, amends or continues in
- 6 this state an individual health insurance policy providing coverage of
- 7 the type specified in subdivision (1), (2), (4), (11) or (12) of section 38a-
- 8 469 that provides coverage to an insured or enrollee who has been
- 9 diagnosed with a substance use disorder, as described in section 17a-
- 10 458, shall cover: [medically necessary, medically monitored inpatient
- 11 detoxification services and medically necessary, medically managed
- 12 intensive inpatient detoxification services provided to the insured or
- 13 enrollee. For purposes of this section, "medically monitored inpatient
- 14 detoxification" and "medically managed intensive inpatient

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- 15 detoxification" have the same meanings as described in the most recent
- 16 edition of the American Society of Addiction Medicine Treatment
- 17 Criteria for Addictive, Substance-Related and Co-Occurring
- 18 Conditions.]
- 19 (1) Family counseling and intervention services for the insured or
- 20 <u>enrollee;</u>
- 21 (2) Not more than seven days of inpatient hospital or nonhospital
- 22 <u>detoxification services per admission for the insured or enrollee;</u>
- 23 (3) Not fewer than four admissions for inpatient hospital or
- 24 nonhospital detoxification services for the insured or enrollee during
- 25 such insured's or enrollee's lifetime;
- 26 (4) Not fewer than thirty days of substance abuse services rendered
- 27 to the insured or enrollee at a residential treatment facility during any
- 28 year and a total of not fewer than ninety days of such services during
- 29 such insured's or enrollee's lifetime;
- 30 (5) Not fewer than thirty sessions of outpatient or partial
- 31 hospitalization substance abuse services for the insured or enrollee
- 32 <u>during any year and a total of not fewer than one hundred twenty</u>
- 33 sessions of such services during such insured's or enrollee's lifetime; and
- 34 (6) Not fewer than thirty additional sessions of outpatient or partial
- 35 hospitalization substance abuse services for the insured or enrollee
- 36 during such insured's or enrollee's lifetime, which such insured or
- 37 enrollee may exchange on a two-to-one basis to obtain fifteen additional
- days of nonhospital substance abuse services rendered to such insured
- 39 or enrollee at a residential treatment facility during such insured's or
- 40 enrollee's lifetime.
- Sec. 2. Section 38a-518p of the general statutes is repealed and the
- 42 following is substituted in lieu thereof (*Effective January 1, 2021*):
- Each insurance company, hospital service corporation, medical
- service corporation, health care center, fraternal benefit society or other

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45 entity that delivers, issues for delivery, renews, amends or continues in 46 this state a group health insurance policy providing coverage of the type 47 specified in subdivision (1), (2), (4), (11) or (12) of section 38a-469 that provides coverage to an insured or enrollee who has been diagnosed 48 with a substance use disorder, as described in section 17a-458, shall 49 50 necessary, medically [medically monitored inpatient 51 detoxification services and medically necessary, medically managed 52 intensive inpatient detoxification services provided to the insured or 53 enrollee. For purposes of this section, "medically monitored inpatient 54 detoxification" and managed "medically intensive 55 detoxification" have the same meanings as described in the most recent 56 edition of the American Society of Addiction Medicine Treatment 57 Criteria for Substance-Related Addictive, and Co-Occurring 58 Conditions.]

- 59 (1) Family counseling and intervention services for the insured or enrollee;
- 61 (2) Not more than seven days of inpatient hospital or nonhospital 62 detoxification services per admission for the insured or enrollee;
- 63 (3) Not fewer than four admissions for inpatient hospital or 64 nonhospital detoxification services for the insured or enrollee during 65 such insured's or enrollee's lifetime;
- (4) Not fewer than thirty days of substance abuse services rendered
 to the insured or enrollee at a residential treatment facility during any
 year and a total of not fewer than ninety days of such services during
 such insured's or enrollee's lifetime;

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- (5) Not fewer than thirty sessions of outpatient or partial hospitalization substance abuse services for the insured or enrollee during any year and a total of not fewer than one hundred twenty sessions of such services during such insured's or enrollee's lifetime; and
- 74 (6) Not fewer than thirty additional sessions of outpatient or partial 75 hospitalization substance abuse services for the insured or enrollee

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- 76 <u>during such insured's or enrollee's lifetime, which such insured or</u>
- 77 enrollee may exchange on a two-to-one basis to obtain fifteen additional
- 78 days of nonhospital substance abuse services rendered to such insured
- 79 or enrollee at a residential treatment facility during such insured's or
- 80 enrollee's lifetime.

This act shall take effect as follows and shall amend the following		
sections:		
Section 1	January 1, 2021	38a-492p
Sec. 2	January 1, 2021	38a-518p

Statement of Purpose:

To modify required health insurance coverage for detoxification and substance abuse services.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

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