

2nd Sub. H.B. 35

CATASTROPHIC MENTAL HEALTH INSURANCE COVERAGE

HOUSE FLOOR AMENDMENTS

AMENDMENT 8

FEBRUARY 18, 2000 10:32 AM

Representative **Bennion** proposes the following amendments:

1. Page 5, Line 138:
House Committee Amendments
2-14-2000: Delete "or"
2. Page 5, Line 139:
House Committee Amendments
2-14-2000: Delete the period and insert "; or" and after line 139 insert:

"(J) alcohol, substance abuse, or chemical abuse or dependency."
3. Page 5, Line 140-145:
House Committee Amendments
2-14-2000: Delete lines 140-145 and insert:

"(2) This section does not apply to health insurance policies or health maintenance organization contracts issued in accordance with Chapter 30, Individual and Small Employer Health Insurance Act."

Renumber remaining subsections accordingly.
4. Page 5, Line 146:
House Committee Amendments
2-14-2000: Delete "At" and insert "Except as provided in Subsection (2), at"
5. Page 5, Line 147:
House Committee Amendments
2-14-2000: Delete "individual or"
6. Page 5, Line 148:
House Committee Amendments
2-14-2000: Delete "(3)" and insert "(4)"
7. Page 5, Line 149:

- House Committee Amendments
2-14-2000: Delete "Individuals and groups" and insert "Groups"
8. Page 6, Line 152:
House Committee Amendments
2-14-2000: After "(3)" insert "(a)"
9. Page 6, Line 153:
House Committee Amendments
2-14-2000: Delete "term or condition that" and insert:

"lifetime limits, annual payment limits, episodic limits, inpatient or outpatient limits, and out-of-pocket limits that place a greater financial burden on an insured for access to evaluation and treatment for a mental health condition than for access to evaluation and treatment for a physical condition.
(b) Any out-of-pocket limit under a policy for mental health conditions shall not exceed the out-of-pocket limit for physical health conditions.
(c) Separate out-of-pocket limits for mental and physical conditions are authorized under this section.
(d) This section does not preclude separate limits, nor does it restrict, the levels or amounts of deductibles, copayments, and coinsurance for mental and physical conditions prior to reaching any out-of-pocket limit."
10. Page 6, Line 154-155:
House Committee Amendments
2-14-2000: Delete lines 154 and 155
11. Page 6, Line 168:
House Committee Amendments
2-14-2000: Delete "(4)" and insert "(5)"
12. Page 6, Line 171:
House Committee Amendments
2-14-2000: Delete "(4)" and insert "(5)"
13. Page 7, Line 189: After construed insert ": (a)"
14. Page 7, Line 190: Delete the period and insert:

"(b) prohibiting a health insurer from negotiating separate reimbursement rates and service delivery systems such as, but not limited to, a mental health carve-out program; or
(c) prohibiting a health insurer from managing the benefits through common methods, including preadmission screening, prior authorization for services, and other mechanisms designed to limit coverage to services for mental illness only to that which is medically necessary and clinically appropriate."