

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1989

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SENATE BILL 801*

Short Title: Chemical Dependency Ins. Coverage.

(Public)

Sponsors: Senator Ward.

Referred to: Insurance.

April 5, 1989

A BILL TO BE ENTITLED

AN ACT TO INCREASE THE MINIMUM COVERAGE FOR CHEMICAL
DEPENDENCY TREATMENT BENEFITS IN POLICIES OF INSURANCE AND
HOSPITAL SERVICE AND MEDICAL SERVICE PLANS.

The General Assembly of North Carolina enacts:

Section 1. G.S. 58-251.8(c) reads as rewritten:

"(c) Every group policy or group contract of insurance that provides benefits for chemical dependency treatment and that provides total annual benefits for all illnesses in excess of ~~six thousand dollars (\$6,000)~~ eight thousand dollars (\$8,000) is subject to the following conditions:

(1) The policy or contract shall provide, for each ~~24-month~~ 12-month period, a minimum benefit of ~~six thousand dollars (\$6,000)~~ eight thousand dollars (\$8,000) for the necessary care and treatment of chemical dependency.

(2) ~~No more than one half of the policy's or contract's maximum benefits for chemical dependency for a 24-month period shall be paid for the necessary care and treatment of chemical dependency in any 30 consecutive day period.~~

~~(3)~~ The policy or contract shall provide a minimum benefit of ~~twelve thousand dollars (\$12,000)~~ twenty-five thousand dollars (\$25,000) for the necessary care and treatment of chemical dependency for the life of the policy or contract."

Sec. 2. G.S. 57-7.3(c) reads as rewritten:

1 "(c) Every group insurance certificate or group subscriber contract that provides
2 benefits for chemical dependency treatment and that provides total annual benefits for
3 all illnesses in excess of ~~six thousand dollars (\$6,000)~~ eight thousand dollars (\$8,000) is
4 subject to the following conditions:

5 (1) The certificate or contract shall provide, for each ~~24-month~~ 12-month
6 period, a minimum benefit of ~~six thousand dollars (\$6,000)~~ eight
7 thousand dollars (\$8,000) for the necessary care and treatment of
8 chemical dependency.

9 (2) ~~No more than one half of the certificate's or contract's maximum~~
10 ~~benefits for chemical dependency for a 24-month period shall be paid~~
11 ~~for the necessary care and treatment of chemical dependency in any 30~~
12 ~~consecutive day period.~~

13 ~~(3)~~ The certificate or contract shall provide a minimum benefit of ~~twelve~~
14 ~~thousand dollars (\$12,000)~~ twenty-five thousand dollars (\$25,000) for
15 the necessary care and treatment of chemical dependency for the life of
16 the certificate or contract."

17 Sec. 3. G.S. 57B-12.1(c) reads as rewritten:

18 "(c) Every group health care plan that provides benefits for chemical dependency
19 treatment and that provides total annual benefits for all illnesses in excess of ~~six thousand~~
20 ~~dollars (\$6,000)~~ eight thousand dollars (\$8,000) is subject to the following conditions:

21 (1) The plan shall provide, for each ~~24-month~~ 12-month period, a
22 minimum benefit of ~~six thousand dollars (\$6,000)~~ eight thousand dollars
23 (\$8,000) for the necessary care and treatment of chemical dependency.

24 (2) ~~No more than one half of the plan's maximum benefits for chemical~~
25 ~~dependency for a 24-month period shall be paid for the necessary care~~
26 ~~and treatment of chemical dependency in any 30 consecutive day~~
27 ~~period.~~

28 ~~(3)~~ The plan shall provide a lifetime minimum benefit of ~~twelve thousand~~
29 ~~dollars (\$12,000)~~ twenty-five thousand dollars (\$25,000) for the
30 necessary care and treatment of chemical dependency for each
31 enrollee."

32 Sec. 4. This act is effective upon ratification.