

By: Representative Nettles

To: Insurance

HOUSE BILL NO. 282

1 AN ACT TO AMEND SECTION 83-9-39, MISSISSIPPI CODE OF 1972, TO  
2 REQUIRE THAT CERTAIN INSURANCE POLICIES PROVIDE MINIMUM COVERED  
3 BENEFITS FOR TREATMENT OF MENTAL ILLNESS; AND FOR RELATED  
4 PURPOSES.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

6 SECTION 1. Section 83-9-39, Mississippi Code of 1972, is  
7 amended as follows:

8 83-9-39. (1) All alternative delivery systems and all  
9 individual and group health insurance policies, plans or programs  
10 issued, renewed, continued, issued for delivery or executed after  
11 July 1, 1999, that are regulated by the State of Mississippi \* \* \*  
12 shall provide minimum covered benefits in accordance with Section  
13 83-9-41 for the treatment of mental illness, except for policies  
14 which only provide coverage for specified diseases and other  
15 limited benefit health insurance policies and negotiated labor  
16 contracts. \* \* \*

17 (2) Covered benefits for inpatient treatment of mental  
18 illness in insurance policies and other contracts subject to  
19 Sections 83-9-37 through 83-9-43 shall be limited to inpatient  
20 services certified as necessary by a health service provider.

21 (3) Covered benefits for outpatient treatment of mental  
22 illness in insurance policies and other contracts subject to  
23 Sections 83-9-37 through 83-9-43 shall be limited to outpatient  
24 services certified as necessary by a health service provider.

25 (4) Before an insured party may qualify to receive benefits  
26 under Sections 83-9-37 through 83-9-43, a health service provider  
27 shall certify that the individual is suffering from mental illness

28 and refer the individual for the appropriate treatment.

29 (5) All mental illness, treatment or services with respect  
30 to such treatment eligible for health insurance coverage shall be  
31 subject to professional utilization and peer review procedures.

32 \* \* \*

33 (6) The exclusion period for coverage of a preexisting  
34 mental condition shall be the same period of time as that for  
35 other medical illnesses covered under the same plan, program or  
36 contract.

37 SECTION 2. This act shall take effect and be in force from  
38 and after July 1, 1999.