

By: Stevens, Barbour, Coleman (65th),  
Dedeaux, Dickson, Masterson, Robinson (63rd)

To: Insurance

HOUSE BILL NO. 655

1 AN ACT TO AMEND SECTION 83-9-39, MISSISSIPPI CODE OF 1972, TO  
2 REQUIRE THAT CERTAIN HEALTH INSURANCE POLICIES PROVIDE COVERED  
3 BENEFITS FOR THE 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 regulated by the State of Mississippi shall provide covered  
11 benefits for the treatment of mental illness, except for policies  
12 which only provide coverage for specified diseases and other  
13 limited benefit health insurance policies and negotiated labor  
14 contracts. \* \* \*

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

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

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

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

30           (6) The provisions of this section shall apply only to  
31 alternative delivery systems and individual and group health  
32 insurance policies, plans or programs issued or renewed after July  
33 1, 1991.

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

38           SECTION 2. This act shall take effect and be in force from  
39 and after July 1, 2000.