

By: Huggins

To: Public Health and
Welfare; Insurance

SENATE BILL NO. 2425

1 AN ACT TO REQUIRE CERTAIN INDIVIDUAL AND GROUP HEALTH
2 INSURANCE POLICIES AND PLANS TO OFFER COVERAGE FOR COMPREHENSIVE
3 REHABILITATION SERVICES; AND FOR RELATED PURPOSES.

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

5 SECTION 1. (1) Except as otherwise provided herein, from and
6 after July 1, 2000, all individual and group health insurance
7 policies or plans, pooled risk policies and all other forms of
8 managed/capitated care plans or policies regulated by the State of
9 Mississippi shall offer coverage for comprehensive rehabilitation
10 services, including, but not limited to, equipment, supplies used
11 in connection treatment services, administration and
12 self-management training/education and medical nutrition therapy
13 in an outpatient, inpatient or home health setting. Such health
14 insurance plans and policies shall not reduce, eliminate or delay
15 coverage due to the requirements of this section.

16 (2) The services provided in an outpatient, inpatient or
17 home health setting shall be provided physician, nurse
18 practitioner, podiatrist, dietician, occupational therapist,
19 physical therapist, speech therapist or other clinical provider
20 who is appropriately certified, licensed or registered to practice
21 in the State of Mississippi.

22 (3) The benefits provided in this section shall be subject
23 to the same annual deductibles or coinsurance established for all
24 other covered benefits within a given policy.

25 (4) The Commissioner of Insurance shall enforce the
26 provisions of this section.

27 (5) Nothing in this section shall apply to specified
28 disease, hospital indemnity, Medicare supplement, long-term care
29 or other limited benefit health insurance policies.

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