

By: Representatives Stevens, Moody

To: Insurance

HOUSE BILL NO. 667

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; TO AMEND SECTION
4 83-9-41, MISSISSIPPI CODE OF 1972, TO INCREASE THE MINIMUM
5 OUTPATIENT VISITS ALLOWED EACH YEAR FOR TREATMENT OF MENTAL
6 ILLNESS AND TO REMOVE THE LIFETIME LIMITS; AND FOR RELATED
7 PURPOSES.

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

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

11 83-9-39. (1) All alternative delivery systems and all
12 individual and group health insurance policies, plans or programs
13 regulated by the State of Mississippi shall provide covered
14 benefits for the treatment of mental illness, except for policies
15 which only provide coverage for specified diseases and other
16 limited benefit health insurance policies and negotiated labor
17 contracts. * * *

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

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

26 (4) Before an insured party may qualify to receive benefits
27 under Sections 83-9-37 through 83-9-43, a health service provider

28 shall certify that the individual is suffering from mental illness
29 and refer the individual for the appropriate treatment.

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

33 (6) The provisions of this section shall apply only to
34 alternative delivery systems and individual and group health
35 insurance policies, plans or programs issued or renewed after July
36 1, 1991.

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

41 SECTION 2. Section 83-9-41, Mississippi Code of 1972, is
42 amended as follows:

43 83-9-41. (1) Covered benefits for services in this section
44 shall be limited to coverage of treatment of clinically
45 significant mental illness.

46 (2) Treatment under this section shall be covered for a
47 minimum of thirty (30) days per year for inpatient services, a
48 minimum of sixty (60) days per year for partial hospitalization,
49 and a minimum of fifty-two (52) outpatient visits per year.

50 (3) The rate of payment for inpatient services and partial
51 hospitalization shall be the same as provided for any other
52 condition. The rate of payment for outpatient visits shall be a
53 minimum of fifty percent (50%) of covered expenses which may be
54 limited to a maximum payment of Fifty Dollars (\$50.00) per visit.

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56 SECTION 3. This act shall take effect and be in force from
57 and after July 1, 2001.