

By: Representatives Stevens, Moody

To: Insurance

COMMITTEE SUBSTITUTE
FOR
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) Except as otherwise provided herein, all
12 alternative delivery systems and all individual and group health
13 insurance policies, plans or programs regulated by the State of
14 Mississippi shall provide covered benefits for the treatment of
15 mental illness, except for policies which only provide coverage
16 for specified diseases and other limited benefit health insurance
17 policies and negotiated labor contracts. Health insurance
18 policies, plans or programs of small employers, as defined in
19 Section 83-63-3(m), regulated by the State of Mississippi which do
20 not currently offer benefits for treatment of mental illness shall
21 offer covered benefits for the treatment of mental illness, except
22 for policies which only provide coverage for specified diseases
23 and other limited benefit health insurance policies and negotiated
24 labor contracts. This coverage shall be offered on an optional
25 basis, but the owner of the policy, plan or program must reject
26 such coverage in writing.

27 (2) Covered benefits for inpatient treatment of mental
28 illness in insurance policies and other contracts subject to

29 Sections 83-9-37 through 83-9-43 shall be limited to inpatient
30 services certified as necessary by a health service provider.

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

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

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

42 (6) The provisions of this section shall apply only to
43 alternative delivery systems and individual and group health
44 insurance policies, plans or programs issued or renewed after July
45 1, 1991.

46 (7) The exclusion period for coverage of a preexisting
47 mental condition shall be the same period of time as that for
48 other medical illnesses covered under the same plan, program or
49 contract.

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

52 83-9-41. (1) Covered benefits for services in this section
53 shall be limited to coverage of treatment of clinically
54 significant mental illness.

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

59 (3) The rate of payment for inpatient services and partial
60 hospitalization shall be the same as provided for any other
61 condition. The rate of payment for outpatient visits shall be a

62 minimum of fifty percent (50%) of covered expenses which may be
63 limited to a maximum payment of Fifty Dollars (\$50.00) per visit.

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65 SECTION 3. This act shall take effect and be in force from
66 and after January 1, 2002.