By: Representative Moody

To: Insurance

HOUSE BILL NO. 879

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.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI: 4 SECTION 1. (1) Except as otherwise provided herein, from and 5 after July 1, 2001, all individual and group health insurance 6 policies or plans, pooled risk policies and all other forms of 7 8 managed/capitated care plans or policies regulated by the State of Mississippi shall offer coverage for comprehensive rehabilitation 9 services, including, but not limited to, equipment, supplies used 10 in connection with treatment services, administration and 11 self-management training/education and medical nutrition therapy 12 13 in an outpatient, inpatient or home health setting. Such health insurance plans and policies shall not reduce, eliminate or delay 14 coverage due to the requirements of this section. 15

16 (2) The services provided in an outpatient, inpatient or
17 home health setting shall be provided by a 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.

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

(4) The Commissioner of Insurance shall enforce theprovisions of this section.

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(5) Nothing in this section shall apply to specified
disease, hospital indemnity, Medicare supplement, long-term care
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, 2001.