SENATE BILL NO. 2094

AN ACT TO REQUIRE ALL HEALTH CARE SERVICE PLAN CONTRACTS TO INCLUDE COVERAGE FOR MEDICALLY NECESSARY TREATMENT OF SOCIAL ANXIETY DISORDER; AND FOR RELATED PURPOSES.

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

SECTION 1. The Legislature finds and declares:

(a) Social anxiety disorder (social phobia) is the most common anxiety disorder affecting approximately seven and nine-tenths percent (7.9%) Americans annually with a lifetime prevalence of thirteen and three-tenths percent (13.3%);

(b) Patients with social anxiety disorder are at a four-fold increased risk of developing depression, three (3) times more likely to develop panic and two (2) times as likely to suffer from alcoholism;

(c) Patients with social anxiety disorder are twice likely to attempt suicide than those without the disorder;

(d) Annual direct medical costs are twenty-five percent (25%) higher on average for patients suffering with social anxiety disorder versus those with no psychiatric disorder; and

(e) Social anxiety disorder has been scientifically linked to reduced quality of life, lower educational attainment, and impairment of professional advancement and wage earning ability.

SECTION 2. (1) Every health care service plan contract that provides mental health benefits and that is issued, amended, delivered or renewed in this state on or after January 1, 2001, shall include coverage for medically necessary treatment of social anxiety disorder.
(2) Any provision in any contract issued, amended, delivered or renewed in this state on or after January 1, 2001, that is in conflict with this section shall be of no force or effect.

(3) As used in this section, "social anxiety disorder" means a condition that meets the criteria for generalized social phobia set forth in the "Diagnostic and Statistical Manual of Mental Disorders, Fourth Edition," of the American Psychiatric Association.

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