SENATE BILL NO. 2003

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

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

SECTION 1. (1) Except as otherwise provided herein, from and after July 1, 2002, all individual and group health insurance policies or plans, pooled risk policies and all other forms of managed/capitated care plans or policies regulated by the State of Mississippi shall offer coverage for comprehensive rehabilitation services, including, but not limited to, equipment, supplies used in connection with treatment services, administration and self-management training/education and medical nutrition therapy in an outpatient, inpatient or home health setting. Such health insurance plans and policies shall not reduce, eliminate or delay coverage due to the requirements of this section.

(2) The services provided in an outpatient, inpatient or home health setting shall be provided by a physician, nurse practitioner, podiatrist, dietician, occupational therapist, physical therapist, speech therapist or other clinical provider who is appropriately certified, licensed or registered to practice 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 the provisions of this section.
(5) Nothing in this section shall apply to specified disease, hospital indemnity, Medicare supplement, long-term care or other limited benefit health insurance policies.

SECTION 2. This act shall take effect and be in force from and after July 1, 2002.