

By: Senator(s) Gordon

To: Insurance

SENATE BILL NO. 2094

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

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

5 SECTION 1. The Legislature finds and declares:

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

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

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

16 (d) Annual direct medical costs are twenty-five percent
17 (25%) higher on average for patients suffering with social anxiety
18 disorder versus those with no psychiatric disorder; and

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

23 SECTION 2. (1) Every health care service plan contract that
24 provides mental health benefits and that is issued, amended,
25 delivered or renewed in this state on or after January 1, 2001,
26 shall include coverage for medically necessary treatment of social
27 anxiety disorder.



28 (2) Any provision in any contract issued, amended, delivered
29 or renewed in this state on or after January 1, 2001, that is in
30 conflict with this section shall be of no force or effect.

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

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

