

HCS HB 132 -- HEALTH INSURANCE COVERAGE

SPONSOR: Stream

COMMITTEE ACTION: Voted "Do Pass" by the Committee on Health Insurance by a vote of 12 to 0.

This substitute changes the laws regarding health insurance coverage and health insurance contracts.

Beginning September 1, 2013, the substitute requires the Oversight Division of the Joint Committee on Legislative Research to conduct an actuarial analysis of the cost impact to insureds with a health benefit plan, health insurers, and other private and public payers if state mandates were enacted to provide health benefit plan coverage for the diagnosis and treatment of eating disorders. The analysis should assume that the treatment includes medically necessary residential treatment and access to medical treatments recommended by medical and mental health care professionals, including but not limited to psychological services, nutrition counseling, physical therapy, dietitian services, medical monitoring, and psychiatric monitoring.

The division director must submit a report of the actuarial findings to the Speaker of the House of Representatives, President Pro Tem of the Senate, and the chair of the House Special Committee on Health Insurance and the Senate Small Business, Insurance and Industry Committee by December 31, 2013. The analysis must assume that the mandated coverage will not be subject to any greater deductible or copayment than other health care services provided under a health benefit plan and will not apply to a supplemental insurance policy. The cost for each actuarial analysis cannot exceed \$30,000. The provisions regarding the actuarial analysis expire December 31, 2013.

PROPOSERS: Supporters say that the bill is necessary to understand the cost of mandating insurance coverage of eating disorder treatments. The actuarial analysis is a prudent way to handle eating disorder coverage. Eating disorders are a mental disorder with severe physical consequences that often end in death. Recovery from eating disorders is possible but proper treatment is required and failure to receive proper treatment or receiving sporadic treatment is detrimental to the patient.

Testifying for the bill were Annie Seal; Janice Rambo; Associated Industries of Missouri; Missouri Insurance Coalition; America's Health Insurance Plan (AHIP); National Eating Disorders Association; Missouri Psychiatric Association; and Missouri Association of Insurance and Financial Advisors.

OPPONENTS: There was no opposition voiced to the committee.