

Health Care

HB 1080

Brief Description: *Requiring comparable mental health benefits.*

Sponsors: *Representatives Ruderman, Campbell, Linville, Ericksen, Cody, Ballasiotes, Darneille, D. Schmidt, Haigh, Miloscia, Rockefeller, Edmonds, Wood, Barlean, Schual-Berke, Mitchell, Kagi, Quall, Dickerson, Romero, Kenney, Hunt, Ogden, Hurst, Murray, Conway, McIntire, Lantz, Keiser, Jackley, O'Brien, Lovick, McDermott, Tokuda, Simpson, Cooper, Dunshee, Hatfield, Edwards, Bush, Santos and Skinner.*

Brief Summary of Bill

- *Health carriers, the subsidized Basic Health Plan, and health plans for public employees will provide coverage for mental health services.*

Hearing Date: *1/30/01*

Staff: *Dave Knutson (786-7146).*

Background:

Currently, no state law requires health insurers to provide mental health coverage, or imposes specific mandates on the level of coverage, if offered. The law does require, however, that health carriers providing group coverage to employers with more than 25 employees offer optional supplemental coverage for mental health treatment, which can be waived at the request of the employer.

The administrator of the Basic Health Plan is authorized to offer mental health services under BHP as long as those services, along with chemical dependency and organ transplant services, do not increase the actuarial value of BHP benefits by more than 5

percent. Currently, inpatient care is covered in full up to ten days per calender year, and outpatient care is covered in full up to 12 visits per year.

For current Public Employee Benefits Board plans, inpatient mental health care is paid at 80 percent for up to ten days per year, and outpatient services are paid at 50 percent for up to 20 visits per year.

Summary of Bill:

Health insurance plans, the subsidized basic health plan, and public employee health plans must provide coverage for mental health services, and do so under the same terms and conditions as coverage for medical and surgical services, imposing treatment limitations or financial requirements on one only if the same limitations or requirements are imposed on the other.

Current laws mandating the offering of mental health coverage by insurers are phased out to coincide with the effective dates of the new requirements.

Effective Date: *Ninety days after adjournment of session in which bill is passed.*

Appropriation: *None.*

Fiscal Note: *Requested on January 25, 2001.*