

FIRST REGULAR SESSION

HOUSE BILL NO. 1026

96TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE KIRKTON.

2151L.011

D. ADAM CRUMBLISS, Chief Clerk

AN ACT

To repeal section 376.826, RSMo, and to enact in lieu thereof one new section relating to mental health insurance.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Section 376.826, RSMo, is repealed and one new section enacted in lieu thereof, to be known as section 376.826, to read as follows:

376.826. For the purposes of sections 376.825 to 376.836 the following terms shall mean:

(1) "Director", the director of the department of insurance, financial institutions and professional registration;

(2) "Health insurance policy" or "policy", all health insurance policies or contracts that are individually underwritten or provide such coverage for specific individuals and members of their families, which provide for hospital treatments, **and all insurance policies or contracts providing long-term disability benefits**. The term shall also include any individually underwritten coverage issued by a health maintenance organization. The provisions of sections 376.825 to 376.836 shall not apply to policies which provide coverage for a specified disease only, other than for mental illness or chemical dependency;

(3) "Insurer", an entity licensed by the department of insurance, financial institutions and professional registration to offer a health insurance policy;

(4) "Mental illness", the following disorders contained in the International Classification of Diseases (ICD-9-CM):

(a) Schizophrenic disorders and paranoid states (295 and 297, except 297.3);

(b) Major depression, bipolar disorder, and other affective psychoses (296);

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

18 (c) Obsessive compulsive disorder, post-traumatic stress disorder and other major
19 anxiety disorders (300.0, 300.21, 300.22, 300.23, 300.3 and 309.81);

20 (d) Early childhood psychoses, and other disorders first diagnosed in childhood or
21 adolescence (299.8, 312.8, 313.81 and 314);

22 (e) Alcohol and drug abuse (291, 292, 303, 304, and 305, except 305.1); and

23 (f) Anorexia nervosa, bulimia and other severe eating disorders (307.1, 307.51, 307.52
24 and 307.53);

25 (g) Senile organic psychotic conditions (290);

26 (5) "Rate", "term", or "condition", any lifetime limits, annual payment limits, episodic
27 limits, inpatient or outpatient service limits, and out-of-pocket limits. This definition does not
28 include deductibles, co-payments, or coinsurance prior to reaching any maximum out-of-pocket
29 limit. Any out-of-pocket limit under a policy shall be comprehensive for coverage of mental
30 illness and physical conditions.

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