

HB 132 -- Health Insurance Coverage

Sponsor: Stream

This bill changes the laws regarding Missouri Consolidated Health Care Plan, health insurance coverage, and health insurance contracts.

By December 31, 2013, the board of trustees of the Missouri Consolidated Health Care Plan will conduct an actuarial analysis of the feasibility of including the Department of Transportation sponsored health plan into the Missouri Consolidated Health Care Plan and provide the findings to the general assembly. The data and funding necessary to perform the analysis must be provided to the actuary of the Missouri Consolidated Health Care Plan by the Department of Transportation sponsored health plan.

Beginning September 1, 2013, the bill 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.