

SECOND REGULAR SESSION

# HOUSE BILL NO. 1903

## 93RD GENERAL ASSEMBLY

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INTRODUCED BY REPRESENTATIVE FLOOK.

Read 1st time February 28, 2006 and copies ordered printed.

STEPHEN S. DAVIS, Chief Clerk

5140L.01I

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### AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to health insurance coverage for emergency treatment.

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

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.389, to read as follows:

**376.389. 1. Each health carrier or health benefit plan, as defined in section 376.1350, that offers or issues health benefit plans which are delivered, issued for delivery, continued or renewed in this state on or after January 1, 2007, and which provide coverage for emergency room services shall provide coverage for nonnetwork emergency room services and any subsequent admission to the medical facility in the same manner as network emergency room services and subsequent admission to the medical facility are covered under a patient's health benefit plan when the patient receives emergency room services from a nonnetwork provider and transfer of the patient to a network provider is contraindicated due to the patient's medical condition. Such coverage shall be:**

**(1) Provided for up to forty-eight hours or until transfer of the patient is no longer contraindicated due to the patient's medical condition, whichever first occurs; and**

**(2) Subject to the same deductible and coinsurance conditions applied to network emergency room services and any subsequent admission to the medical facility and all other terms and conditions applicable to such benefits.**

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.

15           **2. The provisions of this section shall not apply to a supplemental insurance policy,**  
16 **including a life care contract, accident-only policy, specified disease policy, hospital policy**  
17 **providing a fixed daily benefit only, Medicare supplement policy, long-term care policy,**  
18 **short-term major medical policies of six months' or less duration, or any other**  
19 **supplemental policy.**

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