

HB 1733 -- Health Insurance Coverage for Eating Disorders

Sponsor: Stream

Beginning January 1, 2011, this bill requires all health insurance carriers or health benefit plans which are issued, delivered, continued, or renewed to provide coverage for the diagnosis and treatment of eating disorders. Coverage will include psychiatric and medical treatment and other treatments prescribed by a health care professional but cannot be considered coverage for a mental illness. Eating disorder services cannot be subject to any greater deductible or co-payment than other health care services provided by a health benefit plan. Individually sold health benefit plans and certain other supplemental insurance policies are not subject to eating disorder coverage requirements. An insurance carrier or health benefit plan cannot:

- (1) Deny an eligible individual to enroll in or renew coverage solely to avoid providing coverage for the diagnosis and treatment of an eating disorder;
- (2) Deny coverage for the treatment of an eating disorder when it is medically necessary in accordance with the Practice Guidelines for the Treatment of Patients with Eating Disorders as most recently published by the American Psychiatric Association;
- (3) Provide monetary incentives to individuals to encourage them to accept less than the minimum coverage;
- (4) Penalize, reduce, or limit provider reimbursements for services rendered for eating disorder treatments;
- (5) Provide monetary or other incentives to providers for not treating individuals with eating disorders; or
- (6) Deny an eligible individual to enroll in or renew coverage if the individual was previously found to have an eating disorder or received treatment for an eating disorder.

The departments of Health and Senior Services and Social Services must collaboratively provide diagnosis and treatment services for any state resident who does not have insurance coverage or is in need of financial assistance to pay for the diagnosis and treatment of an eating disorder at eating disorder specialty units and private and state-operated facilities that have licensed eating disorder specialists on staff.

The Department of Mental Health, in collaboration with the departments of Health and Senior Services, Elementary and

Secondary Education, and Higher Education and in consultation with the newly established Missouri Eating Disorder Council, must develop and implement education and awareness programs. The council will be responsible for overseeing the programs, identifying whether adequate treatment and services are available in the state, and assisting the Department of Mental Health in identifying eating disorder research projects.