

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1989

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SENATE BILL 801\*  
Second Edition Engrossed 5/9/89

Short Title: Chemical Dependency Ins. Coverage.

(Public)

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Sponsors: Senator Ward.

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Referred to: Insurance.

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April 5, 1989

A BILL TO BE ENTITLED

AN ACT TO INCREASE THE MINIMUM COVERAGE FOR CHEMICAL  
DEPENDENCY TREATMENT BENEFITS IN POLICIES OF INSURANCE AND  
HOSPITAL SERVICE AND MEDICAL SERVICE PLANS.

The General Assembly of North Carolina enacts:

Section 1. G.S. 58-251.8(c) reads as rewritten:

"(c) Every group policy or group contract of insurance that provides benefits for chemical dependency treatment and that provides total annual benefits for all illnesses in excess of ~~six thousand dollars (\$6,000)~~ eight thousand dollars (\$8,000) is subject to the following conditions:

(1) The policy or contract shall provide, for each ~~24-month~~ 12-month period, a minimum benefit of ~~six thousand dollars (\$6,000)~~ eight thousand dollars (\$8,000) for the necessary care and treatment of chemical dependency.

(2) ~~No more than one half of the policy's or contract's maximum benefits for chemical dependency for a 24-month period shall be paid for the necessary care and treatment of chemical dependency in any 30 consecutive day period.~~

(3) The policy or contract shall provide a minimum benefit of ~~twelve thousand dollars (\$12,000)~~ sixteen thousand dollars (\$16,000) for the necessary care and treatment of chemical dependency for the life of the policy or contract."

Sec. 2. G.S. 57-7.3(c) reads as rewritten:

1       "(c) Every group insurance certificate or group subscriber contract that provides  
2 benefits for chemical dependency treatment and that provides total annual benefits for  
3 all illnesses in excess of ~~six thousand dollars (\$6,000)~~ eight thousand dollars (\$8,000) is  
4 subject to the following conditions:

5           (1) The certificate or contract shall provide, for each ~~24-month~~ 12-month  
6 period, a minimum benefit of ~~six thousand dollars (\$6,000)~~ eight  
7 thousand dollars (\$8,000) for the necessary care and treatment of  
8 chemical dependency.

9           (2) ~~No more than one half of the certificate's or contract's maximum~~  
10 ~~benefits for chemical dependency for a 24-month period shall be paid~~  
11 ~~for the necessary care and treatment of chemical dependency in any 30~~  
12 ~~consecutive day period.~~

13           ~~(3)~~ The certificate or contract shall provide a minimum benefit of ~~twelve~~  
14 ~~thousand dollars (\$12,000)~~ sixteen thousand dollars (\$16,000) for the  
15 necessary care and treatment of chemical dependency for the life of the  
16 certificate or contract."

17       Sec. 3. G.S. 57B-12.1(c) reads as rewritten:

18       "(c) Every group health care plan that provides benefits for chemical dependency  
19 treatment and that provides total annual benefits for all illnesses in excess of ~~six thousand~~  
20 ~~dollars (\$6,000)~~ eight thousand dollars (\$8,000) is subject to the following conditions:

21           (1) The plan shall provide, for each ~~24-month~~ 12-month period, a  
22 minimum benefit of ~~six thousand dollars (\$6,000)~~ eight thousand dollars  
23 (\$8,000) for the necessary care and treatment of chemical dependency.

24           (2) ~~No more than one half of the plan's maximum benefits for chemical~~  
25 ~~dependency for a 24-month period shall be paid for the necessary care~~  
26 ~~and treatment of chemical dependency in any 30 consecutive day~~  
27 ~~period.~~

28           ~~(3)~~ The plan shall provide a lifetime minimum benefit of ~~twelve thousand~~  
29 ~~dollars (\$12,000)~~ sixteen thousand dollars (\$16,000) for the necessary  
30 care and treatment of chemical dependency for each enrollee."

31       Sec. 4. This act shall become effective on October 1, 1989, and shall apply to  
32 General Statute Chapter 57, 57B, and 58 policies or coverages issued or renewed on and  
33 after that date.