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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2014

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A N A C T

RELATING TO INSURANCE - MEDICAL - INSURANCE COVERAGE FOR MENTAL
ILLNESS AND SUBSTANCE ABUSE

Introduced By: Representatives Naughton, McNamara, Ferri, Shekarchi, and Martin

Date Introduced: March 26, 2014

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-38.2-2 of the General Laws in Chapter 27-38.2 entitled
2 "Insurance Coverage for Mental Illness and Substance Abuse" is hereby amended to read as
3 follows:

4 **27-38.2-2. Definitions.** -- For the purposes of this chapter, the following words and terms
5 have the following meanings:

6 (1) "Health insurers" means all persons, firms, corporations, or other organizations
7 offering and assuring health services on a prepaid or primarily expense-incurred basis, including
8 but not limited to policies of accident or sickness insurance, as defined by chapter 18 of this title,
9 nonprofit hospital or medical service plans, whether organized under chapter 19 or 20 of this title
10 or under any public law or by special act of the general assembly, health maintenance
11 organizations, or any other entity which insures or reimburses for diagnostic, therapeutic, or
12 preventive services to a determined population on the basis of a periodic premium. Provided, this
13 chapter does not apply to insurance coverage providing benefits for:

14 (i) Hospital confinement indemnity;

15 (ii) Disability income;

16 (iii) Accident only;

17 (iv) Long-term care;

18 (v) Medicare supplement;

- 1 (vi) Limited benefit health;
- 2 (vii) Specific disease indemnity;
- 3 (viii) Sickness or bodily injury or death by accident or both; and
- 4 (ix) Other limited benefit policies.

5 (2) "Mental illness" means any mental disorder and substance abuse disorder that is
6 listed in the most recent revised publication or the most updated volume of either the Diagnostic
7 and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric
8 Association or the International Classification of Disease Manual (ICO) published by the World
9 Health Organization and that substantially limits the life activities of the person with the illness;
10 provided, that tobacco and caffeine are excluded from the definition of "substance" for the
11 purposes of this chapter. "Mental illness" shall not include: (i) mental retardation, (ii) learning
12 disorders, (iii) motor skills disorders, (iv) communication disorders, and (v) mental disorders
13 classified as "V" codes. Nothing shall preclude persons with these conditions from receiving
14 benefits provided under this chapter for any other diagnoses covered by this chapter.

15 (3) "Mental illness coverage" means inpatient hospitalization, partial hospitalization
16 provided in a hospital or any other licensed facility, intensive out patient services, outpatient
17 services and community residential care services for substance abuse treatment. It shall not
18 include ~~methadone maintenance services or~~ community residential care services for mental
19 illnesses other than substance abuse disorders.

20 (4) "Outpatient services" means office visits that provide for the treatment of mental
21 illness and substance abuse.

22 (5) "Community residential care services" mean those facilities as defined and licensed
23 in accordance with chapter 24 of title 40.1.

24 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

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- 1 This act would remove "methadone maintenance services" from the definition of mental
- 2 illness coverage for medical insurance purposes.
- 3 This act would take effect upon passage.

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