

Introduced: 2/13/79
Referred: Health, Educa-
tion and Social Services
and Judiciary

1 IN THE SENATE

BY COLLETTA AND STIMSON

2

SENATE BILL NO. 227

3

IN THE LEGISLATURE OF THE STATE OF ALASKA

4

ELEVENTH LEGISLATURE - FIRST SESSION

5

A BILL

6

For an Act entitled: "An Act relating to insurance for alcoholism and drug
7 dependence."

8

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

9

* Section 1. AS 21.42 is amended by adding a new section to read:

10

Sec. 21.42.347. REQUIRED PROVISION OF COVERAGE FOR ALCOHOLISM AND

11

DRUG DEPENDENCE. (a) Group health insurance policies providing

12

coverage on an expense-incurred basis and group service or indemnity

13

type contracts issued by a nonprofit corporation

14

(1) shall provide coverage for alcoholism and drug dependence

15

to include

16

(A) inpatient detoxification benefits for not less than

17

14 days of benefit each calendar year in a state certified treat-

18

ment facility or licensed hospital; payment of inpatient institu-

19

tional and professional benefits for the first admission during a

20

calendar year shall be equal to and payable as any other covered

21

condition; a subsequent admission during the calendar year shall be

22

paid at not less than 50 per cent of the usual, customary and

23

reasonable charge for a medical procedure, treatment or service in

24

the geographic area;

25

(B) inpatient care coverage benefits for not less than

26

30 days of benefit each calendar year in a state certified facility

27

or licensed hospital; payment of inpatient institutional and pro-

28

fessional benefits shall be at the same level as any other covered

29

condition; and

1 (C) outpatient treatment coverage benefits of not less
2 than 30 visits each calendar year if treatment is provided by a
3 licensed physician, state certified treatment program, or state
4 certified substance abuse counselor; coverage shall include indi-
5 vidual, family or group therapy; benefits shall be paid at not less
6 than 75 per cent of the usual, customary and reasonable charge for
7 a medical procedure, treatment or service in the geographic area;

8 (2) may not exclude dependents otherwise covered and may not
9 limit coverage for alcoholism or drug dependence because of age, sex or
10 state of illness;

11 (3) may not apply preexisting condition exclusions to deny
12 coverage for alcoholism or drug dependence; and

13 (4) may require a physician's certification of necessity as a
14 condition of payment for alcoholism or drug dependence treatment.

15 (b) In this section,

16 (1) "alcoholism" means a condition related to alcohol and
17 concerns a physical compulsion which exists, coupled with a mental
18 obsession;

19 (2) "drug dependence" means the condition of being physically
20 or psychologically addicted to an opiate, opiate derivative, tranquil-
21 izer, amphetamine, barbiturate, or similar substance;

22 (3) "state" means any state in the United States and includes
23 the District of Columbia.

24 * Sec. 2. AS 21.87.340 is amended by adding a new paragraph to read:

25 (17) AS 21.42.347.

26 * Sec. 3. The requirements of sec. 1 of this Act apply to all policies or
27 contracts delivered, issued for delivery, or issued covering persons in this
28 state more than 120 days after the effective date of this Act. A policy or
29 contract required to contain provisions of coverage for alcoholism and drug

1 dependence by AS 21.42.347(a)(1) shall be considered to provide the minimum
2 coverage even if the language of the policy or contract does not so specifi-
3 cally provide.

4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29