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Offered: 3/13/79
Referred: Judiciary

1 IN THE SENATE

BY THE HEALTH, EDUCATION AND
SOCIAL SERVICES COMMITTEE

CS FOR SPONSOR SUBSTITUTE FOR SENATE BILL NO. 227

IN THE LEGISLATURE OF THE STATE OF ALASKA

ELEVENTH LEGISLATURE - FIRST SESSION

A BILL

6 For an Act entitled: "An Act relating to insurance for alcoholism and drug
7 dependence; and providing for an effective date."

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-approved treatment
18 facility or licensed hospital; payment of institutional and profes-
19 sional benefits shall be equal to and payable as any other covered
20 condition, except a covered condition which, by the terms of the
21 policy, has an internal restriction;

22 (B) inpatient treatment coverage benefits for not less
23 than 30 days of benefit each calendar year in a state-approved
24 treatment program; payment of institutional and professional
25 benefits shall be at the same level as any other covered condition,
26 except a covered condition which, by the terms of the policy, has
27 an internal restriction; and

28 (C) outpatient treatment coverage benefits of not less
29 than 30 visits each calendar year if treatment is provided by a

licensed physician, state-approved treatment program, or state-certified professional substance abuse counselor; coverage shall include individual, family or group therapy; benefits shall be paid at not less than 75 per cent of the usual, customary and reasonable charge for a medical procedure, treatment or service in the geographic area;

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

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

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

(b) In this section,

(1) "alcoholism" means an illness or condition characterized by the habitual lack of self control in the use of alcoholic beverages, or use of alcoholic beverages to the extent that health is substantially impaired or endangered, or social or economic function is substantially disrupted;

(2) "drug dependence" means the condition of being physically or psychologically addicted to an opiate, opiate derivative, tranquilizer, amphetamine, barbiturate, or similar substance, but excluding nicotine, caffeine and alcohol;

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

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

(17) AS 21.42.347.

* Sec. 3. The provisions of this Act apply to all group policies or contracts delivered, issued for delivery, or renewed in this state after the

effective date of this Act. A policy or contract providing coverage for persons in this state delivered, issued for delivery, or renewed after the effective date of this Act shall be considered to provide the minimum coverage required by this Act even if the language of the policy or contract does not so specifically provide.

* Sec. 4. This Act takes effect November 1, 1979.

CC