

Introduced: 2/13/84
Referred: Health, Education and
Social Services and
Finance

1 IN THE SENATE

BY FAIKS

2

SENATE BILL NO. 457

3

IN THE LEGISLATURE OF THE STATE OF ALASKA

4

THIRTEENTH LEGISLATURE - SECOND SESSION

5

A BILL

6 For an Act entitled: "An Act relating to mental health insurance."

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

8 * Section 1. AS 21.51 is amended by adding a new section to read:

9 Sec. 21.51.025. MENTAL HEALTH COVERAGE. (a) A policy of
10 disability insurance provided under this chapter shall provide cover-
11 age for mental, emotional, or nervous disorders equal to the following
12 minimum requirements:

13 (1) inpatient care for a minimum of 60 days of active care
14 per policy year;

15 (2) day treatment services for a minimum of 120 days per
16 policy year, 60 days of which may be a two-for-one trade for 30 days
17 of inpatient benefits; and

18 (3) outpatient services of 40 visits per policy year.

19 (b) The reasonable charges for the services described in (a) of
20 this section shall be included as covered medical expenses of a
21 policy, and benefits shall be payable at a minimum rate of 80 percent
22 of the usual, customary, and reasonable charges.

23 (c) In this section

24 (1) "day treatment services" includes psychoeducational,
25 physiological, psychological, and psychosocial concepts, techniques,
26 and processes to maintain or develop functional skills of clients,
27 provided to individuals and groups for periods of more than two hours
28 but less than 24 hours per day;

29 (2) "inpatient services" includes a range of physiological,

1 psychological and other intervention concepts, techniques and pro-
2 cesses in a community mental health psychiatric inpatient unit,
3 general hospital psychiatric unit, or psychiatric hospital licensed by
4 the state or accredited public hospital to restore psychosocial func-
5 tioning sufficient to allow maintenance and support of the client in a
6 less restrictive setting;

7 (3) "outpatient services" includes screening, evaluation,
8 consultations, diagnosis, and treatment involving use of psychoeduca-
9 tional, physiological, psychological, and psychosocial evaluative and
10 interventive concepts, techniques, and processes provided to indi-
11 viduals and groups;

12 (4) "person suffering from a mental or nervous condition"
13 means a person whose psychobiological processes are impaired severely
14 enough to manifest problems in the areas of social, psychological, or
15 biological functioning so that the person has a disorder of thought,
16 mood, perception, orientation or memory that impairs judgment,
17 behavior, capacity to recognize or ability to cope with the ordinary
18 demands of life and manifests an impaired capacity to maintain
19 acceptable levels of functioning in the areas of intellect, emotion,
20 or physical well-being, or both;

21 (5) "provider" means a mental health professional or a
22 psychologist trained in clinical psychology and licensed by the state
23 Board of Psychologists and Psychological Associate Examiners; a psy-
24 chological associate trained in clinical psychology and licensed by
25 the Board of Psychologists and Psychological Associate Examiners; a
26 registered nurse with three years of experience in clinical psychiat-
27 ric nursing in a psychiatric facility accredited by the Joint Commis-
28 sion on the Accreditation of Hospitals; a social worker with a
29 master's degree in social work and experience in the field of mental

1 illness; a licensed psychiatrist or psychologist; an accredited public
2 hospital or licensed general or psychiatric hospital; and a community
3 agency licensed at the comprehensive service level by the Alaska
4 Division of Mental Health.

5 * Sec. 2. AS 21.54 is amended by adding a new section to read:

6 Sec. 21.54.025. MENTAL HEALTH COVERAGE. (a) A policy of
7 disability insurance provided under this chapter shall provide cover-
8 age for mental, emotional, or nervous disorders equal to the following
9 minimum requirements:

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