

CHAPTER 71

INSURANCE

HOUSE BILL 97-1192

BY REPRESENTATIVES Morrison, George, Gotlieb, Kaufman, Kreutz, Snyder, Swenson, Tool, Bacon, Entz, Grossman, Hagedorn, June, Keller, Leyba, Mace, Nichol, Paschall, Reeser, Saliman, Takis, Tupa, Veiga, S. Williams, and Zimmerman; also SENATORS Wham, Chlouber, Hernandez, Hopper, J. Johnson, Linkhart, Martinez, Pascoe, Phillips, Reeves, Rupert, Tanner, Thiebaut, Wattenberg, and Weddig.

AN ACT

CONCERNING HEALTH CARE COVERAGE PARITY FOR NEUROBIOLOGICALLY BASED MENTAL ILLNESSES.

Be it enacted by the General Assembly of the State of Colorado:

SECTION 1. 10-16-104, Colorado Revised Statutes, 1994 Repl. Vol., as amended, is amended BY THE ADDITION OF A NEW SUBSECTION to read:

10-16-104. Mandatory coverage provisions. (5.5) Biologically based mental illness. (a) (I) EVERY GROUP POLICY, PLAN CERTIFICATE, AND CONTRACT OF A CARRIER SUBJECT TO THE PROVISIONS OF PART 2, 3, OR 4 OF THIS ARTICLE, EXCEPT THOSE DESCRIBED IN SECTION 10-16-102 (21) (b), SHALL PROVIDE COVERAGE FOR THE TREATMENT OF BIOLOGICALLY BASED MENTAL ILLNESS THAT IS NO LESS EXTENSIVE THAN THE COVERAGE PROVIDED FOR ANY OTHER PHYSICAL ILLNESS.

(II) AS USED IN THIS SUBSECTION (5.5), "BIOLOGICALLY BASED MENTAL ILLNESS" MEANS SCHIZOPHRENIA, SCHIZOAFFECTIVE DISORDER, BIPOLAR AFFECTIVE DISORDER, MAJOR DEPRESSIVE DISORDER, SPECIFIC OBSESSIVE-COMPULSIVE DISORDER, AND PANIC DISORDER.

(b) BENEFITS PROVIDED UNDER THIS SUBSECTION (5.5) ARE NOT REQUIRED TO BE PROVIDED TO THE EXTENT THAT SUCH BENEFITS DUPLICATE BENEFITS REQUIRED TO BE PROVIDED UNDER SUBSECTION (5) OF THIS SECTION.

SECTION 2. Effective date - applicability. This act shall take effect January 1, 1998, and shall apply to all group health policies, plans, or contracts issued or renewed on or after said date.

Capital letters indicate new material added to existing statutes; dashes through words indicate deletions from existing statutes and such material not part of act.

SECTION 3. Safety clause. The general assembly hereby finds, determines, and declares that this act is necessary for the immediate preservation of the public peace, health, and safety.

Approved: April 1, 1997