

HB 350 -- HEALTH INSURANCE

CO-SPONSORS: Riback Wilson (25), Deeken, Holand

COMMITTEE ACTION: Voted "do pass" by the Committee on Health Care Policy by a vote of 11 to 2.

Currently, individual and group health insurance policies issued or renewed in Missouri are required to provide coverage for inpatient and outpatient treatment of alcoholism.

This bill changes the requirement to coverage for chemical dependency, which is defined as psychological or physiological dependence upon and abuse of drugs, including alcohol.

The bill applies to all group health insurance policies issued or renewed after December 31, 2003.

FISCAL NOTE: No impact on state funds.

PROPOSERS: Supporters say that alcoholism is one form of substance abuse. The bill will require insurance companies to provide coverage for the condition of chemical dependency which includes treatment for alcoholism.

Testifying for the bill were Representative Riback Wilson (25); and Missouri State-wide Parent Advisory Network.

OPPOSERS: Opponents say that mandating insurance coverage for chemical dependency will result in higher insurance premiums for enrollees.

Testifying against the bill was Blue Cross/Blue Shield of Missouri.

Joseph Deering, Legislative Analyst