## GENERAL ASSEMBLY OF NORTH CAROLINA 1989 SESSION

## CHAPTER 175 HOUSE BILL 1092

## AN ACT TO INCREASE THE MINIMUM COVERAGE FOR CHEMICAL DEPENDENCY TREATMENT BENEFITS IN POLICIES OF INSURANCE AND HOSPITAL SERVICE AND MEDICAL SERVICE PLANS.

The General Assembly of North Carolina enacts:

Section 1. G.S. 58-251.8(c) reads as rewritten:

"(c) Every group policy or group contract of insurance that provides benefits for chemical dependency treatment and that provides total annual benefits for all illnesses in excess of six thousand dollars (\$6,000) eight thousand dollars (\$8,000) is subject to the following conditions:

- (1) The policy or contract shall provide, for each <u>24-month-12-month</u> period, a minimum benefit of <u>six thousand dollars (\$6,000) eight</u> <u>thousand dollars (\$8,000)</u> for the necessary care and treatment of chemical dependency.
- (2) No more than one half of the policy's or contract's maximum benefits for chemical dependency for a 24 month period shall be paid for the necessary care and treatment of chemical dependency in any 30 consecutive day period.
- (3) The policy or contract shall provide a minimum benefit of twelve thousand dollars (\$12,000) sixteen thousand dollars (\$16,000) for the necessary care and treatment of chemical dependency for the life of the policy or contract."

Sec. 2. G.S. 57-7.3(c) reads as rewritten:

"(c) Every group insurance certificate or group subscriber contract that provides benefits for chemical dependency treatment and that provides total annual benefits for all illnesses in excess of six thousand dollars (\$6,000) eight thousand dollars (\$8,000) is subject to the following conditions:

- (1) The certificate or contract shall provide, for each <u>24-month-12-month</u> period, a minimum benefit of <u>six thousand dollars (\$6,000) eight</u> <u>thousand dollars (\$8,000)</u> for the necessary care and treatment of chemical dependency.
- (2) No more than one half of the certificate's or contract's maximum benefits for chemical dependency for a 24-month period shall be paid for the necessary care and treatment of chemical dependency in any 30 consecutive day period.

(3) The certificate or contract shall provide a minimum benefit of twelve thousand dollars (\$12,000) sixteen thousand dollars (\$16,000) for the necessary care and treatment of chemical dependency for the life of the certificate or contract."

Sec. 3. G.S. 57B-12.1(c) reads as rewritten:

"(c) Every group health care plan that provides benefits for chemical dependency treatment and that provides total annual benefits for all illnesses in excess of six thousand dollars (\$6,000) eight thousand dollars (\$8,000) is subject to the following conditions:

- (1) The plan shall provide, for each <u>24 month <u>12-month</u> period, a minimum benefit of six thousand dollars (\$6,000) <u>eight thousand</u> <u>dollars (\$8,000)</u> for the necessary care and treatment of chemical dependency.</u>
- (2) No more than one half of the plan's maximum benefits for chemical dependency for a 24 month period shall be paid for the necessary care and treatment of chemical dependency in any 30 consecutive day period.
- (3) The plan shall provide a lifetime minimum benefit of twelve thousand dollars (\$12,000) sixteen thousand dollars (\$16,000) for the necessary care and treatment of chemical dependency for each enrollee."

Sec. 4. This act shall become effective on January 1, 1990, and shall apply to General Statute Chapter 57, 57B, and 58 policies or coverages issued or renewed on and after that date.

In the General Assembly read three times and ratified this the 31st day of May, 1989.