

## **SENATE BILL SUMMARY**

Prepared by the Division of Legislative Information for the Senate Bill **AS ORIGINALLY FILED**. For more detail, see Senate Bill Analyses, if available, prepared by the Senate's professional committee staff.

### SB 182 Coverage for Mental and Nervous Disorders by Senator Crist

Expands the benefits that insurers and health maintenance organizations (HMOs) are required to offer to group policyholders for a specific set of mental, nervous, and substance-related disorders.

Specifies that the benefit limits for certain listed mental health and substance-related disorders (i.e., inpatient hospitalization, partial hospitalization, outpatient durational limits, dollar amounts, deductibles, and coinsurance) may not be more restrictive than the treatment limitations and cost-sharing requirements under the plan that are applicable to other diseases, illnesses, and medical conditions.

Specifies that benefit limits for mental health disorders not specifically listed in the bill may not be lower than those for physical illnesses generally, but authorizes limitations on inpatient benefits, outpatient benefits, and partial hospitalization benefits within certain parameters.

Authorizes an insurer or HMO to manage benefits in order to reduce service costs and utilization without compromising quality of care.

Stipulates that the provisions of s. 627.668, F.S., will not apply to a group health plan if the application of this section causes an increase in plan costs of more than 2 percent. (See bill for details)