

ASSEMBLY, No. 3693

STATE OF NEW JERSEY

219th LEGISLATURE

INTRODUCED MARCH 16, 2020

Sponsored by:

Assemblyman DANIEL R. BENSON

District 14 (Mercer and Middlesex)

SYNOPSIS

Requires health insurers to provide coverage for equine therapy or rehabilitation under certain circumstances.

CURRENT VERSION OF TEXT

As introduced.



1 **AN ACT** concerning health insurance coverage for equine therapy or
2 rehabilitation and supplementing various parts of the statutory
3 law.

4
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*

7
8 1. a. A group or individual hospital service corporation
9 contract providing hospital or medical expense benefits delivered,
10 issued, executed or renewed in this State, or approved for issuance
11 or renewal in this State by the Commissioner of Banking and
12 Insurance on or after the effective date of this act, shall include
13 benefits for treatment by means of equine therapy or rehabilitation
14 for a covered disease or condition if that treatment or rehabilitation
15 is prescribed as medically necessary by a health care provider.

16 For the purposes of this section, “equine therapy or
17 rehabilitation” means the discipline of using horses as a means to
18 provide metaphoric experiences in order to promote emotional
19 growth through horse care, grooming procedures, saddlery, and
20 basic equitation.

21 b. These benefits shall be provided to the same extent as for any
22 other treatment of a medical condition under the contract.

23 c. This section shall apply to all hospital service corporation
24 contracts in which the hospital service corporation has reserved the
25 right to change the premium.

26
27 2. a. A group or individual medical service corporation
28 contract providing hospital or medical expense benefits delivered,
29 issued, executed or renewed in this State, or approved for issuance
30 or renewal in this State by the Commissioner of Banking and
31 Insurance on or after the effective date of this act, shall include
32 benefits for treatment by means of equine therapy or rehabilitation
33 for a covered disease or condition if that treatment or rehabilitation
34 is prescribed as medically necessary by a health care provider.

35 For the purposes of this section, “equine therapy or
36 rehabilitation” means the discipline of using horses as a means to
37 provide metaphoric experiences in order to promote emotional
38 growth through horse care, grooming procedures, saddlery, and
39 basic equitation.

40 b. These benefits shall be provided to the same extent as for any
41 other treatment of a medical condition under the contract.

42 c. This section shall apply to all medical service corporation
43 contracts in which the medical service corporation has reserved the
44 right to change the premium.

45
46 3. a. A group or individual health service corporation contract
47 providing hospital or medical expense benefits delivered, issued,
48 executed or renewed in this State, or approved for issuance or

1 renewal in this State by the Commissioner of Banking and
2 Insurance on or after the effective date of this act, shall include
3 benefits for treatment by means of equine therapy or rehabilitation
4 for a covered disease or condition if that treatment or rehabilitation
5 is prescribed as medically necessary by a health care provider.

6 For the purposes of this section, “equine therapy or
7 rehabilitation” means the discipline of using horses as a means to
8 provide metaphoric experiences in order to promote emotional
9 growth through horse care, grooming procedures, saddlery, and
10 basic equitation.

11 b. These benefits shall be provided to the same extent as for
12 any other treatment of a medical condition under the contract.

13 c. This section shall apply to all health service corporation
14 contracts in which the health service corporation has reserved the
15 right to change the premium.

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17 4. a. An individual health insurance policy providing hospital
18 or medical expense benefits delivered, issued, executed or renewed
19 in this State, or approved for issuance or renewal in this State by the
20 Commissioner of Banking and Insurance on or after the effective
21 date of this act, shall include benefits for treatment by means of
22 equine therapy or rehabilitation for a covered disease or condition if
23 that treatment or rehabilitation is prescribed as medically necessary
24 by a health care provider.

25 For the purposes of this section, “equine therapy or
26 rehabilitation” means the discipline of using horses as a means to
27 provide metaphoric experiences in order to promote emotional
28 growth through horse care, grooming procedures, saddlery, and
29 basic equitation.

30 b. These benefits shall be provided to the same extent as for
31 any other treatment of a medical condition under the policy.

32 c. This section shall apply to all individual health insurance
33 policies in which the insurer has reserved the right to change the
34 premium.

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36 5. a. A group health insurance policy that provides hospital
37 and medical expense benefits delivered, issued, executed or
38 renewed in this State, or approved for issuance or renewal in this
39 State by the Commissioner of Banking and Insurance on or after the
40 effective date of this act, shall include benefits for treatment by
41 means of equine therapy or rehabilitation for a covered disease or
42 condition if that treatment or rehabilitation is prescribed as
43 medically necessary by a health care provider.

44 For the purposes of this section, “equine therapy or
45 rehabilitation” means the discipline of using horses as a means to
46 provide metaphoric experiences in order to promote emotional
47 growth through horse care, grooming procedures, saddlery, and
48 basic equitation.

1 b. These benefits shall be provided to the same extent as for
2 any other treatment of a medical condition under the policy.

3 c. This section shall apply to all group health insurance
4 policies in which the insurer has reserved the right to change the
5 premium.

6
7 6. a. An individual health benefits plan that provides hospital
8 and medical expense benefits delivered, issued, executed or
9 renewed in this State, or approved for issuance or renewal in this
10 State by the Commissioner of Banking and Insurance on or after the
11 effective date of this act, shall include benefits for treatment by
12 means of equine therapy or rehabilitation for a covered disease or
13 condition if that treatment or rehabilitation is prescribed as
14 medically necessary by a health care provider.

15 For the purposes of this section, “equine therapy or
16 rehabilitation” means the discipline of using horses as a means to
17 provide metaphoric experiences in order to promote emotional
18 growth through horse care, grooming procedures, saddlery, and
19 basic equitation.

20 b. These benefits shall be provided to the same extent as for
21 any other treatment of a medical condition under the plan.

22 c. This section shall apply to all individual health benefits
23 plans in which the carrier has reserved the right to change the
24 premium.

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26 7. a. A small employer health benefits plan that provides
27 hospital and medical expense benefits delivered, issued, executed or
28 renewed in this State, or approved for issuance or renewal in this
29 State by the Commissioner of Banking and Insurance on or after the
30 effective date of this act, shall include benefits for treatment by
31 means of equine therapy or rehabilitation for a covered disease or
32 condition if that treatment or rehabilitation is prescribed as
33 medically necessary by a health care provider.

34 For the purposes of this section, “equine therapy or
35 rehabilitation” means the discipline of using horses as a means to
36 provide metaphoric experiences in order to promote emotional
37 growth through horse care, grooming procedures, saddlery, and
38 basic equitation.

39 b. These benefits shall be provided to the same extent as for
40 any other treatment of a medical condition under the plan.

41 c. This section shall apply to all small employer health benefit
42 plans in which the carrier has reserved the right to change the
43 premium.

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45 8. a. A certificate of authority to operate a health
46 maintenance organization in this State issued or continued by the
47 Commissioner of Banking and Insurance on or after the effective
48 date of this act shall include health care services for treatment by

1 means of equine therapy or rehabilitation for a covered disease or
2 condition if that treatment or rehabilitation is prescribed as
3 medically necessary by a health care provider.

4 For the purposes of this section, “equine therapy or
5 rehabilitation” means the discipline of using horses as a means to
6 provide metaphoric experiences in order to promote emotional
7 growth through horse care, grooming procedures, saddlery, and
8 basic equitation.

9 b. These services shall be provided by the health maintenance
10 organization to the same extent as for any other treatment of a
11 medical condition under the contract.

12 c. This section shall apply to all contracts for health care
13 services by health maintenance organizations in which the health
14 maintenance organization has reserved the right to change the
15 schedule of charges for enrollee coverage.

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17 9. a. The State Health Benefits Commission shall ensure that
18 every contract purchased by the commission on or after the
19 effective date of this act that provides hospital and medical expense
20 benefits shall include benefits for treatment by means of equine
21 therapy or rehabilitation for a covered disease or condition if that
22 treatment or rehabilitation is prescribed as medically necessary by a
23 health care provider.

24 For the purposes of this section, “equine therapy or
25 rehabilitation” means the discipline of using horses as a means to
26 provide metaphoric experiences in order to promote emotional
27 growth through horse care, grooming procedures, saddlery, and
28 basic equitation.

29 b. These services shall be provided to the same extent as for
30 any other treatment of a medical condition under the contract.

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32 10. a. The School Employees’ Health Benefits Commission
33 shall ensure that every contract purchased by the commission on or
34 after the effective date of this act that provides hospital and medical
35 expense benefits shall include benefits for treatment by means of
36 equine therapy or rehabilitation for a covered disease or condition if
37 that treatment or rehabilitation is prescribed as medically necessary
38 by a health care provider.

39 For the purposes of this section, “equine therapy or
40 rehabilitation” means the discipline of using horses as a means to
41 provide metaphoric experiences in order to promote emotional
42 growth through horse care, grooming procedures, saddlery, and
43 basic equitation.

44 b. These services shall be provided to the same extent as for
45 any other treatment of a medical condition under the contract.

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47 11. This act shall take effect on the 180th day next following
48 enactment.

STATEMENT

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This bill requires health insurers and health maintenance organizations, as well as health benefits plans or contracts which are issued or purchased pursuant to the New Jersey Individual Health Coverage Program, New Jersey Small Employer Health Benefits Program, State Health Benefits Program, and School Employees' Health Benefits Program, to include benefits for treatment by means of equine therapy or rehabilitation for a covered disease or condition if that treatment or rehabilitation is prescribed as medically necessary by a health care provider.

For the purposes of this section, "equine therapy or rehabilitation" means the discipline of using horses as a means to provide metaphoric experiences in order to promote emotional growth through horse care, grooming procedures, saddlery, and basic equitation.