

SENATE, No. 1140

STATE OF NEW JERSEY

219th LEGISLATURE

INTRODUCED JANUARY 30, 2020

Sponsored by:

Senator JOSEPH F. VITALE

District 19 (Middlesex)

Senator NELLIE POU

District 35 (Bergen and Passaic)

Co-Sponsored by:

Senators Diegnan and Lagana

SYNOPSIS

Requires health benefits coverage for adolescent depression screenings.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 3/25/2021)

1 AN ACT concerning health benefits coverage for adolescent
2 depression screenings and supplementing various parts of the
3 statutory law.

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

7
8 1. A hospital service corporation contract that provides hospital
9 and medical expense benefits and is delivered, issued, executed, or
10 renewed in this State pursuant to P.L.1938, c.366 (C.17:48-1 et
11 seq.), or approved for issuance or renewal in this State by the
12 Commissioner of Banking and Insurance, on or after the effective
13 date of this act, shall provide coverage for expenses incurred in
14 screening adolescents between the ages of 12 and 18 for major
15 depressive disorder, so long as screening for major depressive
16 disorder in adolescents continues to receive a rating of "A" or "B"
17 from the United States Preventative Services Task Force. Coverage
18 shall not be denied solely on the basis that the screening is provided
19 in conjunction with any other health care evaluation, treatment, or
20 service.

21 The benefits shall be provided to the same extent as for any other
22 condition under the contract, except that the hospital service
23 corporation shall not impose on covered persons receiving these
24 services any form of cost sharing, including, but not limited to,
25 copayments, deductibles, or coinsurance.

26 This section shall apply to those hospital service corporation
27 contracts in which the hospital service corporation has reserved the
28 right to change the premium.

29
30 2. A medical service corporation contract that provides hospital
31 and medical expense benefits and is delivered, issued, executed, or
32 renewed in this State pursuant to P.L.1940, c.74 (C.17:48A-1 et
33 seq.), or approved for issuance or renewal in this State by the
34 Commissioner of Banking and Insurance, on or after the effective
35 date of this act, shall provide coverage for expenses incurred in
36 screening adolescents between the ages of 12 and 18 for major
37 depressive disorder, so long as screening for major depressive
38 disorder in adolescents continues to receive a rating of "A" or "B"
39 from the United States Preventative Services Task Force. Coverage
40 shall not be denied solely on the basis that the screening is provided
41 in conjunction with any other health care evaluation, treatment, or
42 service.

43 The benefits shall be provided to the same extent as for any other
44 condition under the contract, except that the medical service
45 corporation shall not impose on covered persons receiving these
46 services any form of cost sharing, including, but not limited to,
47 copayments, deductibles, or coinsurance.

48 This section shall apply to those medical service corporation

1 contracts in which the medical service corporation has reserved the
2 right to change the premium.

3
4 3. A health service corporation contract that provides hospital
5 and medical expense benefits and is delivered, issued, executed, or
6 renewed in this State pursuant to P.L.1985, c.236 (C.17:48E-1 et
7 seq.), or approved for issuance or renewal in this State by the
8 Commissioner of Banking and Insurance, on or after the effective
9 date of this act, shall provide coverage for expenses incurred in
10 screening adolescents between the ages of 12 and 18 for major
11 depressive disorder, so long as screening for major depressive
12 disorder in adolescents continues to receive a rating of "A" or "B"
13 from the United States Preventative Services Task Force. Coverage
14 shall not be denied solely on the basis that the screening is provided
15 in conjunction with any other health care evaluation, treatment, or
16 service.

17 The benefits shall be provided to the same extent as for any other
18 condition under the contract, except that the health service
19 corporation shall not impose on covered persons receiving these
20 services any form of cost sharing, including, but not limited to,
21 copayments, deductibles, or coinsurance.

22 This section shall apply to those health service corporation
23 contracts in which the health service corporation has reserved the
24 right to change the premium.

25
26 4. An individual health insurance policy that provides hospital
27 and medical expense benefits and is delivered, issued, executed, or
28 renewed in this State pursuant to chapter 26 of Title 17B of the New
29 Jersey Statutes, or approved for issuance or renewal in this State by
30 the Commissioner of Banking and Insurance, on or after the
31 effective date of this act, shall provide coverage for expenses
32 incurred in screening adolescents between the ages of 12 and 18 for
33 major depressive disorder, so long as screening for major
34 depressive disorder in adolescents continues to receive a rating of
35 "A" or "B" from the United States Preventative Services Task
36 Force. Coverage shall not be denied solely on the basis that the
37 screening is provided in conjunction with any other health care
38 evaluation, treatment, or service.

39 The benefits shall be provided to the same extent as for any other
40 condition under the policy, except that the insurer shall not impose
41 on covered persons receiving these services any form of cost
42 sharing, including, but not limited to, copayments, deductibles, or
43 coinsurance.

44 This section shall apply to those policies in which the insurer has
45 reserved the right to change the premium.

46
47 5. A group health insurance policy that provides hospital and
48 medical expense benefits and is delivered, issued, executed, or

1 renewed in this State pursuant to chapter 27 of Title 17B of the New
2 Jersey Statutes, or approved for issuance or renewal in this State by
3 the Commissioner of Banking and Insurance, on or after the
4 effective date of this act, shall provide coverage for expenses
5 incurred in screening adolescents between the ages of 12 and 18 for
6 major depressive disorder, so long as screening for major
7 depressive disorder in adolescents continues to receive a rating of
8 “A” or “B” from the United States Preventative Services Task
9 Force. Coverage shall not be denied solely on the basis that the
10 screening is provided in conjunction with any other health care
11 evaluation, treatment, or service.

12 The benefits shall be provided to the same extent as for any other
13 condition under the policy, except that the insurer shall not impose
14 on covered persons receiving these services any form of cost
15 sharing, including, but not limited to, copayments, deductibles, or
16 coinsurance.

17 This section shall apply to those policies in which the insurer has
18 reserved the right to change the premium.

19

20 6. An individual health benefits plan that provides hospital and
21 medical expense benefits and is delivered, issued, executed, or
22 renewed in this State pursuant to P.L.1992, c.161 (C.17B:27A-2 et
23 seq.), on or after the effective date of this act, shall provide
24 coverage for expenses incurred in screening adolescents between
25 the ages of 12 and 18 for major depressive disorder, so long as
26 screening for major depressive disorder in adolescents continues to
27 receive a rating of “A” or “B” from the United States Preventative
28 Services Task Force. Coverage shall not be denied solely on the
29 basis that the screening is provided in conjunction with any other
30 health care evaluation, treatment, or service.

31 The benefits shall be provided to the same extent as for any other
32 condition under the health benefits plan, except that the carrier shall
33 not impose on covered persons receiving these services any form of
34 cost sharing, including, but not limited to, copayments, deductibles,
35 or coinsurance.

36 This section shall apply to those health benefits plans in which
37 the carrier has reserved the right to change the premium.

38

39 7. A small employer health benefits plan that provides hospital
40 and medical expense benefits and is delivered, issued, executed, or
41 renewed in this State pursuant to P.L.1992, c.162 (C.17B:27A-17 et
42 seq.), on or after the effective date of this act, shall provide
43 coverage for expenses incurred in screening adolescents between
44 the ages of 12 and 18 for major depressive disorder, so long as
45 screening for major depressive disorder in adolescents continues to
46 receive a rating of “A” or “B” from the United States Preventative
47 Services Task Force. Coverage shall not be denied solely on the
48 basis that the screening is provided in conjunction with any other

1 health care evaluation, treatment, or service.

2 The benefits shall be provided to the same extent as for any other
3 condition under the health benefits plan, except that the carrier shall
4 not impose on covered persons receiving these services any form of
5 cost sharing, including, but not limited to, copayments, deductibles,
6 or coinsurance.

7 This section shall apply to those health benefits plans in which
8 the carrier has reserved the right to change the premium.

9
10 8. A health maintenance organization contract for health care
11 services that is delivered, issued, executed, or renewed in this State
12 pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.), or approved for
13 issuance or renewal in this State by the Commissioner of Banking
14 and Insurance, on or after the effective date of this act, shall provide
15 coverage for expenses incurred in screening adolescents between
16 the ages of 12 and 18 for major depressive disorder, so long as
17 screening for major depressive disorder in adolescents continues to
18 receive a rating of "A" or "B" from the United States Preventative
19 Services Task Force. Coverage shall not be denied solely on the
20 basis that the screening is provided in conjunction with any other
21 health care evaluation, treatment, or service.

22 The health care services shall be provided to the same extent as
23 for any other condition under the contract, except that the health
24 maintenance organization shall not impose on covered persons
25 receiving these services any form of cost sharing, including, but not
26 limited to, copayments, deductibles, or coinsurance.

27 This section shall apply to those contracts for health care
28 services under which the right to change the schedule of charges for
29 enrollee coverage is reserved.

30
31 9. The State Health Benefits Commission shall ensure that
32 every contract purchased by the commission, on or after the
33 effective date of this act, that provides hospital or medical expense
34 benefits shall provide coverage for expenses incurred in screening
35 adolescents between the ages of 12 and 18 for major depressive
36 disorder, so long as screening for major depressive disorder in
37 adolescents continues to receive a rating of "A" or "B" from the
38 United States Preventative Services Task Force. Coverage shall not
39 be denied solely on the basis that the screening is provided in
40 conjunction with any other health care evaluation, treatment, or
41 service.

42 The benefits shall be provided to the same extent as for any other
43 condition under the contract, except that the contract shall not
44 impose on covered persons receiving these services any form of
45 cost sharing, including, but not limited to, copayments, deductibles,
46 or coinsurance.

47
48 10. The School Employees' Health Benefits Commission shall

1 ensure that every contract purchased by the commission, on or after
2 the effective date of this act, that provides hospital or medical
3 expense benefits shall provide coverage for expenses incurred in
4 screening adolescents between the ages of 12 and 18 for major
5 depressive disorder, so long as screening for major depressive
6 disorder in adolescents continues to receive a rating of “A” or “B”
7 from the United States Preventative Services Task Force. Coverage
8 shall not be denied solely on the basis that the screening is provided
9 in conjunction with any other health care evaluation, treatment, or
10 service.

11 The benefits shall be provided to the same extent as for any other
12 condition under the contract, except that the contract shall not
13 impose on covered persons receiving these services any form of
14 cost sharing, including, but not limited to, copayments, deductibles,
15 or coinsurance.

16

17 11. This act shall take effect on the 180th day after enactment
18 and shall apply to policies or contracts issued or renewed on or after
19 the effective date.

20

21

22 STATEMENT

23

24 This bill requires insurance coverage for expenses incurred in
25 screening adolescents between the ages of 12 and 18 for major
26 depressive disorder, so long as screening for major depressive
27 disorder in adolescents continues to receive a rating of “A” or “B”
28 from the United States Preventative Services Task Force. The bill
29 would apply to hospital, medical, and health service corporations;
30 commercial individual, small employer, and larger group insurers;
31 health maintenance organizations; and the State Health Benefits
32 Program and the School Employees’ Health Benefits Program.
33 Coverage may not be denied solely on the basis that the screening is
34 provided in conjunction with any other health care evaluation,
35 treatment, or service.

36 The bill provides that the benefits will be provided to the same
37 extent as for any other condition under the contract or policy,
38 except that the insurer may not impose on covered persons
39 receiving these services any form of cost sharing, including, but not
40 limited to, copayments, deductibles, or coinsurance.

41 Depression is associated with higher levels of stress and anxiety
42 and can affect an adolescent’s personal, school, work, social, and
43 family life, leading to social isolation and other problems. Early
44 diagnosis is essential to the effective treatment of depression in
45 young people.