SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 1140

STATE OF NEW JERSEY

DATED: FEBRUARY 11, 2021

The Senate Commerce Committee reports favorably Senate Bill No. 1140.

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

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

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