## A BILL FOR AN ACT

RELATING TO VICTIMS OF SEXUAL VIOLENCE.

#### BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that sexual violence and

2 abuse are extremely prevalent in the United States. One in six

3 women and one in thirty-three men have experienced an attempted

4 or completed rape in their lifetimes, while one-in-four girls

5 and one-in-six boys will be sexually abused before they turn

6 eighteen. According to The Centers for Disease Control and

7 Prevention, an estimated 43.9 per cent of women and 23.4 per

8 cent of men have experienced forms of sexual violence other than

9 rape within their lifetimes.

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10 The legislature further finds that sexual violence and

abuse can have severe and lasting emotional and mental health

12 impacts on victims. Victims of sexual assault during adulthood

13 suffer post-traumatic stress disorder at a rate between thirty

14 to sixty-five per cent, as well as elevated rates of depressive

disorders, parasuicidal behaviors, and substance use disorders.

16 Victims of sexual abuse during childhood face numerous

17 psychological challenges at rates higher than people who have

1 not experienced sexual abuse including being three to five times 2 more likely to be diagnosed with post-traumatic stress disorder, 3 fifty-two per cent higher lifetime depression rates, experience increased rates of suicide, self-harming behaviors, alcohol use, 4 5 eating disorders, and disruptions to developmental processes 6 that lead to personality disorders. Consequently, many victims 7 of sexual violence and abuse represent mental health cases that 8 require clinical victim support services by qualified mental 9 health providers, in addition to psychotherapy, to effectively **10** manage mental disorders related to sexual violence and abuse. 11 The legislature also finds that it can be difficult for 12 victims of sexual violence and abuse to obtain appropriate 13 mental health services due to the limited availability of 14 qualified mental health providers who are able to take on 15 potentially complex mental health cases. Clinical victim 16 support services, which are required for treatment of mental **17** disorders caused, in whole or in part, by sexual violence and 18 abuse, are not generally covered by health insurers. This is a 19 barrier to sufficient provider availability, as clinical victim 20 support services are often an unreimbursed expense that 21 discourages providers from accepting potentially complex cases.

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1	The purpose of this Act is to improve mental health service			
2	availability for victims of sexual violence and abuse by			
3	requiring that accident and health or sickness insurance			
4	policies provide coverage for appropriate clinical victim			
5	support services provided by qualified mental health providers.			
6	SECTION 2. Section 431M-1, Hawaii Revised Statutes, is			
7	amended by adding two new definitions to be appropriately			
8	inserted and to read as follows:			
9	""Clinical victim support service" means a professional			
10	intervention conducted by a qualified mental health provider to			
11	identify needs and assist in obtaining coordinated, appropriate			
12	services, and resources for a victim of sexual violence and			
13	abuse to curtail or prevent the progression and worsening of			
14	mental disorders and associated functional impairments caused,			
15	in whole or in part, by the sexual violence and abuse. Clinical			
16	victim support services include:			
17	(1) Coordinating with other health care providers, such as			
18	primary care physicians, behavioral and mental health			
19	care providers, and hospitals;			
20	(2) Assisting victims of sexual violence and abuse in			
21	obtaining appropriate government entitlements, access,			

1	insurance coverage, and other appropriate programs and			
2	services offered by government agencies and community			
3	organizations; and			
4	(3) Coordinating with schools, employers, and other			
5	individuals and entities concerning a victim.			
6	"Victim of sexual violence and abuse" means an individual			
7	who suffers from one or more mental disorders caused, in whole			
8	or in part, by sexual violence and abuse."			
9	SECTION 3. Section 431M-2, Hawaii Revised Statutes, is			
10	amended by amending subsection (a) to read as follows:			
11	"(a) All individual and group accident and health or			
12	sickness insurance policies in this State, individual or group			
13	hospital or medical service plan contracts, and nonprofit mutual			
14	benefit society, fraternal benefit society, and health			
15	maintenance organization health plan contracts shall include			
16	within their hospital and medical coverage the benefits of			
17	alcohol use disorder, substance use disorder, and mental health			
18	treatment services, including services for alcohol dependence			
19	and drug dependence[7] and clinical victim support services for			
20	victims of sexual violence and abuse, except that this section			

- 1 shall not apply to insurance policies that are issued solely for
- 2 single diseases, or otherwise limited, specialized coverage."
- 3 SECTION 4. Section 431M-4, Hawaii Revised Statutes, is
- 4 amended by amending subsection (b) to read as follows:
- 5 "(b) Mental illness benefits.
- 6 (1) Covered benefits for mental health services set forth
- 7 in this subsection shall be limited to coverage for
- 8 diagnosis and treatment of mental disorders. All
- 9 mental health services shall be provided under an
- individualized treatment plan approved by a physician,
- 11 psychologist, licensed clinical social worker,
- 12 licensed marriage and family therapist, licensed
- mental health counselor, advanced practice registered
- nurse, or licensed dietitian treating eating
- disorders, and must be reasonably expected to improve
- 16 the patient's condition. An individualized treatment
- 17 plan approved by a licensed clinical social worker,
- 18 licensed marriage and family therapist, licensed
- 19 mental health counselor, advanced practice registered
- 20 nurse, or a licensed dietitian treating eating
- 21 disorders, for a patient already under the care or

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1		treatment of a physician or psychologist shall be done
2		in consultation with the physician or psychologist;
3	(2)	In-hospital and nonhospital residential mental health
4		services as a covered benefit under this chapter shall
5		be provided in a hospital or a nonhospital residential
6		facility. The services to be covered shall include
7		those services required for licensure and
8		accreditation;
9	(3)	Mental health partial hospitalization as a covered
10		benefit under this chapter shall be provided by a
11		hospital or a mental health outpatient facility. The
12		services to be covered under this paragraph shall
13		include those services required for licensure and
14		accreditation; [and]
15	(4)	Mental health outpatient services shall be a covered
16		benefit under this chapter [-]; and
17	(5)	Clinical victim support services provided by qualified
18		mental health providers for victims of sexual violence
19		and abuse shall be a covered benefit under this
20		chapter."

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- 1 SECTION 5. Notwithstanding any other law to the contrary,
- 2 the coverage and reimbursement for clinical victim support
- 3 services for victims of sexual violence and abuse required under
- 4 sections 2, 3, and 4 of this Act shall also apply to all health
- 5 benefit plans under chapter 87A, Hawaii Revised Statutes,
- 6 issued, renewed, modified, altered, or amended on or after the
- 7 effective date of this Act.
- 8 SECTION 6. Statutory material to be repealed is bracketed
- 9 and stricken. New statutory material is underscored.
- 10 SECTION 7. This Act shall take effect on July 1, 3000.

### Report Title:

Insurance Coverage; Clinical Victim Support Services; Victims of Sexual Violence and Abuse

#### Description:

Requires that health insurance policies include coverage for clinical victim support services for victims of sexual violence and abuse who suffer from mental disorders. (HB2128 HD1)

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