JAN 1 9 2023

A BILL FOR AN ACT

RELATING TO HEALTH INSURANCE.

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

- 1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
- 2 amended by adding a new section to article 10A, part I, to be
- 3 appropriately designated and to read as follows:
- 4 "§431:10A- Annual mental health wellness examination
- 5 coverage. (a) Each individual and group policy of accident and
- 6 health or sickness insurance issued or renewed in this State
- 7 after December 31, 2023, except for policies that only provide
- 8 coverage for a specified disease or other limited benefit
- 9 coverage as described in section 431:10A-607, shall provide
- 10 coverage for an annual mental health wellness examination.
- 11 (b) The coverage required by this section shall include an
- 12 annual mental health wellness examination of up to sixty minutes
- 13 that is performed by a qualified mental health care provider.
- 14 The coverage for an annual mental health wellness examination
- 15 shall not be less extensive than the coverage provided for a
- 16 physical examination and shall comply with all requirements of
- 17 the federal Mental Health Parity and Addition Equity Act.

1	<u>(c)</u>	The mental health wellness examination required by
2	this sect	ion shall be exempt from any deductible or copayment
3	provision	s that may be in force in any policy or contract. Each
4	accident	and health or sickness insurer shall reimburse all
5	costs ass	ociated with the coverage required by this section to
6	any quali	fied mental health care provider complying with this
7	section.	
8	(d)	For purposes of this section:
9	"Men	tal health wellness examination" means an examination
10	that seek	s to identify any behavioral or mental health needs and
11	appropria	te resources for treatment. The examination may
12	include:	
13	(1)	Observation;
14	(2)	A behavioral health screening;
15	(3)	Education and consultation on healthy lifestyle
16		changes;
17	(4)	Referrals for ongoing treatment, mental health
18		services, and other necessary supports;
19	(5)	Discussion of potential options for medication; and
20	(6)	Age-appropriate screenings or observations to
21		understand a covered person's mental health history,

1		personal history, and mental or cognitive state and,
2		when appropriate, relevant adult input through
3		screenings, interviews, and questions.
4	"Qual	lified mental health care provider" means:
5	(1)	A physician licensed pursuant to chapter 453 who is
6		board certified in psychiatry or other mental health
7		or behavioral health care areas;
8	(2)	A physician assistant licensed pursuant to chapter 453
9	·	who has training in psychiatry or mental health;
10	(3)	A psychologist licensed pursuant to chapter 465;
11	(4)	A clinical social worker licensed pursuant to chapter
12		467E;
13	(5)	A marriage and family therapist licensed pursuant to
14		chapter 451J;
15	<u>(6)</u>	A mental health counselor licensed pursuant to chapter
16		453D;
17	(7)	A substance abuse counselor certified pursuant to
18		section 321-193(10); or
19	(8)	An advanced practice registered nurse licensed
20		pursuant to chapter 457 who holds an accredited

1	national certification in an advanced practice
2	registered nurse psychiatric specialization."
3	SECTION 2. Chapter 432, Hawaii Revised Statutes, is
4	amended by adding a new section to article I to be appropriately
5	designated and to read as follows:
6	"§432:1- Annual mental health wellness examination
7	coverage. (a) Each individual or group hospital or medical
8	service plan contract issued or renewed in this State after
9	December 31, 2023, shall provide coverage for an annual mental
10	health wellness examination.
11	(b) The coverage required by this section shall include an
12	annual mental health wellness examination of up to sixty minutes
13	that is performed by a qualified mental health care provider.
14	The coverage for an annual mental health wellness examination
15	shall not be less extensive than the coverage provided for a
16	physical examination and shall comply with all requirements of
17	the federal Mental Health Parity and Addition Equity Act.
18	(c) The mental health wellness examination required by
19	this section shall be exempt from any deductible or copayment
20	provisions that may be in force in any contract. Each mutual
21	benefit society shall reimburse all costs associated with the

1	coverage	required by this section to any qualified mental health
2	care prov	ider complying with this section.
3	(d)	For purposes of this section:
4	"Men	tal health wellness examination" means an examination
5	that seek	s to identify any behavioral or mental health needs and
6	appropria	te resources for treatment. The examination may
7	include:	
8	(1)	Observation;
9	(2)	A behavioral health screening;
10	(3)	Education and consultation on healthy lifestyle
11		changes;
12	(4)	Referrals for ongoing treatment, mental health
13		services, and other necessary supports;
14	(5)	Discussion of potential options for medication; and
15	(6)	Age-appropriate screenings or observations to
16		understand a covered person's mental health history,
17		personal history, and mental or cognitive state and,
18		when appropriate, relevant adult input through
19		screenings, interviews, and questions.
20	"Qua	lified mental health care provider" means:

1	(1)	A physician licensed pursuant to chapter 453 who is
2		board certified in psychiatry or other mental health
3		or behavioral health care areas;
4	(2)	A physician assistant licensed pursuant to chapter 453
5		who has training in psychiatry or mental health;
6	(3)	A psychologist licensed pursuant to chapter 465;
7	(4)	A clinical social worker licensed pursuant to chapter
8		<u>467E;</u>
9	(5)	A marriage and family therapist licensed pursuant to
10		chapter 451J;
11	<u>(6)</u>	A mental health counselor licensed pursuant to chapter
12		453D;
13	(7)	A substance abuse counselor certified pursuant to
14		section 321-193(10); or
15	(8)	An advanced practice registered nurse licensed
16		pursuant to chapter 457 who holds an accredited
17		national certification in an advanced practice
18		registered nurse psychiatric specialization."
19	SECT	ION 3. Section 432D-23, Hawaii Revised Statutes, is
20	amended t	o read as follows:

- 1 "§432D-23 Required provisions and benefits.
- 2 Notwithstanding any provision of law to the contrary, each
- 3 policy, contract, plan, or agreement issued in the State after
- 4 January 1, 1995, by health maintenance organizations pursuant to
- 5 this chapter, shall include benefits provided in sections
- 6 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
- 7 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,
- 8 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,
- 9 431:10A-133, 431:10A-134, 431:10A-140, [and 431:10A-134,]
- 10 431:10A- , and chapter 431M."
- 11 SECTION 4. The benefit to be provided by health
- 12 maintenance organizations corresponding to the benefit provided
- 13 under sections 431:10A- , Hawaii Revised Statutes, as contained
- 14 in the amendment to section 432D-23, Hawaii Revised Statutes, in
- 15 section 3 of this Act, shall take effect for all policies,
- 16 contracts, plans, or agreements issued in the State after
- 17 December 31, 2023.
- 18 SECTION 5. The coverage required under sections 1, 2, and
- 19 3 of this Act shall apply to all plans under medicaid managed
- 20 care programs in the State.

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- 1 SECTION 6. Statutory material to be repealed is bracketed
- 2 and stricken. New statutory material is underscored.
- 3 SECTION 7. This Act shall take effect on July 1, 2023;
- 4 provided that sections 1, 2, and 3 shall apply to all policies,
- 5 contracts, plans, or agreements issued or renewed in the State
- 6 after December 31, 2023; provided further that section 5 shall
- 7 take effect upon approval of the Hawaii medicaid state plan by

8 the Centers for Medicare and Medicaid Services.

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Report Title:

Health Insurance; Mandated Coverage; Annual Mental Health Wellness Examination

Description:

Requires all health insurers in the state, including medicaid managed care programs, to cover annual mental health wellness examinations.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.