

BILL ANALYSIS

Senate Research Center
76R10917 DLF-D

H.B. 2424
By: Coleman (Madla)
Economic Development
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Engrossed

DIGEST

The 75th Texas Legislature amended Article 3.51-14 of the Insurance Code, which relates to coverage for certain serious mental illnesses. In the Insurance Code, however, some conflicting language exists regarding serious mental illnesses with respect to the Texas State Employees Uniform Group Insurance Benefits Act, the Texas State College and University Employees Uniform Insurance Benefits Act, and local government insurance provisions. As a result, the Texas Department of Insurance has encountered difficulties in the application of Article 3.51-14. This bill would redefine "serious mental illness" and modify the language of that article to specify that it does not apply to coverage under the aforementioned plans.

PURPOSE

As proposed, H.B. 2424 sets forth guidelines for the application of certain coverage requirements for serious mental illness.

RULEMAKING AUTHORITY

This bill does not grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 3(a)(19), Article 3.50-2, V.T.C.S., redesignated as Section 3(a)(23), Article 3.50-2, V.T.C.S., to redefine "serious mental illness" to have the meaning assigned by Section 1, Article 3.51-14, Insurance Code and deleting the definition of the term by the American Psychiatric Association.

SECTION 2. Amends Section 3(a)(16), Article 3.50-3, V.T.C.S., redesignated as Section 3(a)(19), Article 3.50-3, V.T.C.S., make a conforming change.

SECTION 3. Amends Article 3.51-5A(b), Insurance Code, to make a conforming change.

SECTION 4. Amends Section 2(b), Article 3.51-14, Insurance Code, to provide that this article does not apply to coverage under a limited or specified-disease policy, other than a plan that provides benefits for mental health care or similar services; a plan offered under the Texas Employees Uniform Group Insurance Benefits Act (Article 3.50-2, V.T.C.S.) or the Texas State College and University Employees Uniform Insurance Benefits Act (Article 3.50-3, V.T.C.S.) or in accordance with Article 3.51-5A of this Code; or a medicare supplement policy as defined by Section 1(b)(3), Article 3.74, of this code.

SECTION 5. Amends Section 3(a), Article 3.51-14, Insurance Code, to require a group health benefit plan to include the same amount of copayments for serious mental illness as for physical illness.

SECTION 6. Makes application of this Act prospective.

SECTION 7. Emergency clause.