

WORKING DRAFT

SENATE FILE NO. _____

Substance abuse insurance parity.

Sponsored by: Select Committee on Mental Health and
Substance Abuse Services

A BILL

for

1 AN ACT relating to health insurance; mandating coverage for
2 substance abuse under health insurance policies issued in
3 the state as specified; specifying applicability; and
4 providing for an effective date.

5

6 *Be It Enacted by the Legislature of the State of Wyoming:*

7

8 **Section 1.** W.S. 26-20-301 is created to read:

9

10 ARTICLE 3

11 INSURANCE FOR SUBSTANCE ABUSE TREATMENT

12

13 **26-2-301. Required provision of individual or group**
14 **policy or contract.**

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1 (a) All individual or group health insurance policies
2 providing coverage on an expense incurred basis, individual
3 and group service or indemnity type health insurance
4 contracts issued by any insurer, including any nonprofit
5 corporation and individual and group service contracts
6 issued by a health maintenance organization, shall provide
7 coverage for the treatment of substance abuse that is no
8 less extensive than the coverage provided for any other
9 physical illness. Private third party payors shall not
10 eliminate coverage due to the requirements of this section.

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12 (b) As used in this section, "substance abuse" means
13 the excessive use of alcohol or controlled substances to
14 the extent that the use interferes with activities of daily
15 living, employment or social relationships.

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17 **Section 2.** This act shall apply to any individual or
18 group health insurance policy or plan that is delivered,
19 issued, renewed, modified, amended or extended on or after
20 July 1, 2006. The provisions of this act do not supercede
21 or take precedence over federal laws governing health
22 insurance plans.

23

24 **Section 3.** This act is effective July 1, 2006.

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(END)