SENATE FILE NO. SF0052

Insurance-mental health and substance use parity.

Sponsored by: Senate Labor, Health and Social Services Committee

A BILL

for

- 1 AN ACT relating to insurance; mandating equivalent benefits
- 2 and reimbursement related to mental health and substance
- 3 use services delivered remotely; specifying applicability;
- 4 and providing for an effective date.

5

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

7

8 **Section 1.** W.S. 26-20-701 is amended to read:

9

- 10 26-20-701. Required parity for mental health and
- 11 substance use disorder insurance.

12

- 13 (a) All individual or group health insurance policies
- 14 providing coverage on an expense incurred basis, individual
- 15 and group service or indemnity type health insurance

1 SF0052

23

1 contracts issued by any insurer, including any nonprofit 2 corporation and individual and group service contracts 3 issued by a health maintenance organization, shall meet the 4 requirements of, and the commissioner may enforce subject to the provisions of this section, the Mental Health Parity 5 and Addiction Equity Act of 2008, 42 U.S.C. § 300gg-26, as 6 amended, and the regulations promulgated pursuant thereto 7 8 as of January 1, 2018. Persons exempt from complying with 9 the Mental Health Parity and Addiction Equity Act shall not 10 be exempted from complying with the requirements of this 11 section if this section otherwise applies to the person. 12 The commissioner may promulgate reasonable rules which 13 establish exemptions from the application of this section. 14 (b) No policy or contract providing mental health or 15 substance use coverage to which subsection (a) of this 16 section applies shall: 17 18 19 (i) Deny coverage for mental health or substance 20 use services delivered using remote audio or audio-visual delivery systems to a person not physically present with 21 the delivering health care provider if coverage would be 22

provided for the same services when delivered in person;

2

SF0052

1 (ii) Charge a copayment, deductible or 2 3 coinsurance amount to a person receiving mental health or 4 substance use services through remote audio or audio-visual 5 delivery systems that is higher than the copayment, <u>deductible</u> or <u>coinsurance</u> amount <u>charged</u> for the <u>same</u> 6 7 services when delivered in person; 8 9 (iii) Reduce any payment or reimbursement provided to a health care provider using remote 10 11 audio-visual delivery systems for the provision of mental 12 health or substance use services to an amount that is less than the payment or reimbursement that would be made to a 13 health care provider rendering those services in person. 14 15 16 Section 2. This act shall apply to all policies, 17 plans and contracts delivered, issued, renewed, modified,

amended or extended on or after April 1, 2021.

19

18

3

Section 3. This act is effective immediately upon completion of all acts necessary for a bill to become law as provided by Article 4, Section 8 of the Wyoming Constitution.

(END)

2021

7

SF0052

4