

Article 48A - Insurance Code

354M.

(A) THIS SECTION APPLIES ONLY IF AN INITIAL ENROLLMENT OF AT LEAST 25 ~~CERTIFICATE HOLDERS~~ SUBSCRIBERS REASONABLY CAN BE EXPECTED UNDER A NEW OR EXPANDED GROUP ~~POLICY CONTRACT~~.

(E) EVERY ~~NONPROFIT~~ HEALTH ~~INSURER~~ SERVICE PLAN PROVIDING HOSPITAL BENEFITS PROPOSING TO ISSUE IN THIS STATE A GROUP ~~HEALTH INSURANCE POLICY CONTRACT~~ PROGRAM SHALL OFFER TO THE APPLICANT GROUP ~~POLICYHOLDER~~ THE OPTION TO PROVIDE BENEFITS FOR TREATMENT OF DRUG ABUSE EQUAL TO AT LEAST THE FOLLOWING COVERAGE:

(1) IN A 12-MONTH BENEFIT PERIOD, AT LEAST 21 DAYS INPATIENT TREATMENT IN A HOSPITAL OR RESIDENTIAL TREATMENT FACILITY THAT THE DEPARTMENT OF HEALTH AND MENTAL HYGIENE HAS CERTIFIED OR LICENSED FOR THAT PURPOSE; AND

(2) IF THE POLICY IS A MAJOR MEDICAL INSURANCE POLICY:

(I) COVERAGE IN AN OUTPATIENT TREATMENT PROGRAM THAT THE DEPARTMENT OF HEALTH AND MENTAL HYGIENE HAS CERTIFIED OR LICENSED FOR THAT PURPOSE; AND

(II) COVERAGE SHALL BE FOR AT LEAST 80 PERCENT OF THE COST OF CARE, BUT IS NOT REQUIRED TO EXCEED \$1,000 IN ANY 12-MONTH PERIOD.

(C) FOR PURPOSES OF SUBSECTION (B) OF THIS SECTION, A PROPOSED CHANGE IN BENEFITS UNDER AN EXISTING ~~POLICY CONTRACT~~ IS A PROPOSAL TO ISSUE A ~~POLICY CONTRACT~~.

(D) FOR THE PURPOSES OF THIS SECTION "DRUG ABUSE" MEANS AN UNCONTROLLED AND EXCESSIVE USE OF A DRUG OR DRUG DERIVATIVE.

477Q.

(A) THIS SECTION APPLIES ONLY IF AN INITIAL ENROLLMENT OF AT LEAST 25 CERTIFICATE HOLDERS REASONABLY CAN BE EXPECTED UNDER A NEW OR EXPANDED GROUP POLICY.

(E) EVERY ~~NONPROFIT~~ HEALTH INSURER PROPOSING TO ISSUE OR DELIVER IN THIS STATE A GROUP OR BLANKET HOSPITAL OR MAJOR MEDICAL INSURANCE POLICY SHALL OFFER THE APPLICANT GROUP POLICYHOLDER THE OPTION TO PROVIDE BENEFITS FOR TREATMENT OF DRUG ABUSE EQUAL TO AT LEAST THE FOLLOWING COVERAGE:

(1) IN ANY 12-MONTH BENEFIT PERIOD, AT LEAST 21 DAYS INPATIENT TREATMENT IN A HOSPITAL OR RESIDENTIAL TREATMENT FACILITY THAT THE DEPARTMENT OF HEALTH AND MENTAL HYGIENE HAS CERTIFIED OR LICENSED FOR THAT PURPOSE; AND