

which are rendered to treat acute mental illness and emotional disorders, shall be at a rate which is not less than [50] 80 60 65 percent FOR THE FIRST 20 VISITS PER CALENDAR YEAR OR BENEFIT PERIOD AND NOT LESS THAN 50 PERCENT FOR ANY VISITS THEREAFTER FOR THAT CALENDAR YEAR OR BENEFIT PERIOD, of the benefits which the policy provides for other types of illness.

470E.

(a) Every individual hospital or major medical insurance policy written on an expense incurred basis which is delivered or issued for delivery, within this State must include benefits for expenses arising from treatment of acute mental illnesses and emotional disorders which in the professional judgment of practitioners are subject to significant improvement through short-term therapy. These benefits must be at least equal to the following minimum requirements: (1) with respect to benefits for confinement as an inpatient in a hospital, the period of confinement for which benefits are payable shall be at least 30 days in any calendar year or benefit period; (2) with respect to major medical expense coverage, benefits, after the applicable deductible, for covered expenses arising from all those services, other than inpatient, which are rendered to treat acute mental illness and emotional disorders, shall be at a rate which is not less than [50] 80 60 65 percent FOR THE FIRST 20 VISITS PER CALENDAR YEAR OR BENEFIT PERIOD AND NOT LESS THAN 50 PERCENT FOR ANY VISITS THEREAFTER FOR THAT CALENDAR YEAR OR BENEFIT PERIOD, of the benefits which the policy provides for other types of illness.

477E.

(a) Every hospital or major medical insurance policy or certificate written on an expense incurred basis which is delivered or issued for delivery, within this State must include benefits for expenses arising from treatment of acute mental illnesses and emotional disorders which in the professional judgment of practitioners are subject to significant improvement through short-term therapy. These benefits must be at least equal to the following minimum requirements: (1) with respect to benefits for confinement as an inpatient in a hospital, the period of confinement for which benefits are payable shall be at least 30 days in any calendar year or benefit period; (2) with respect to major medical expense coverage, benefits, after the applicable deductible, for covered expenses arising from all those services, other than inpatient, which are rendered to treat acute mental illness and emotional disorders, shall be at a rate which is not less than [50] 80 60 65 percent FOR THE FIRST 20 VISITS PER CALENDAR YEAR OR BENEFIT PERIOD AND NOT LESS THAN 50 PERCENT FOR ANY VISITS THEREAFTER FOR THAT CALENDAR YEAR OR BENEFIT PERIOD, of the benefits which the policy provides for other types of illness.