

EMOTIONAL DISORDER OR A DRUG ABUSE OR ALCOHOL ABUSE DISORDER BY FAILING TO PROVIDE BENEFITS FOR TREATMENT AND DIAGNOSIS OF THESE ILLNESSES UNDER THE SAME TERMS AND CONDITIONS THAT APPLY UNDER THE CONTRACT OR POLICY FOR TREATMENT OF PHYSICAL ILLNESS.

(2) IT SHALL NOT BE CONSIDERED TO BE DISCRIMINATORY UNDER SUBSECTION (B)(1) OF THIS SECTION IF AT LEAST THE FOLLOWING BENEFITS ARE PROVIDED:

(I) WITH RESPECT TO INPATIENT BENEFITS PROVIDED IN A LICENSED OR CERTIFIED FACILITY, WHICH SHALL INCLUDE HOSPITAL INPATIENT BENEFITS, THE TOTAL NUMBER OF DAYS FOR WHICH BENEFITS ARE PAYABLE SHALL BE:

1. EXCEPT AS PROVIDED IN SUBSECTION (D) OF THIS SECTION, FROM JULY 1, 1994 THROUGH JUNE 30, 1995, AT LEAST 60 DAYS IN ANY CALENDAR YEAR OR A BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS UNDER THE SAME TERMS AND CONDITIONS THAT APPLY TO BENEFITS AVAILABLE UNDER THE CONTRACT OR POLICY FOR PHYSICAL ILLNESS; AND

2. ON OR AFTER JULY 1, 1995, AT LEAST EQUAL TO THE SAME TERMS AND CONDITIONS THAT APPLY TO THE BENEFITS AVAILABLE UNDER THE CONTRACT OR POLICY FOR PHYSICAL ILLNESS;

(II) SUBJECT TO SUBSECTION (F) OF THIS SECTION, WITH RESPECT TO BENEFITS FOR PARTIAL HOSPITALIZATION, AT LEAST 60 DAYS OF PARTIAL HOSPITALIZATION SHALL BE COVERED UNDER THE SAME TERMS AND CONDITIONS THAT APPLY TO THE BENEFIT AVAILABLE UNDER THE CONTRACT OR POLICY FOR PHYSICAL ILLNESS; AND

(III) WITH RESPECT TO OUTPATIENT COVERAGE, OTHER THAN FOR INPATIENT OR PARTIAL HOSPITALIZATION SERVICES, BENEFITS FOR COVERED EXPENSES ARISING FROM SERVICES WHICH ARE RENDERED TO TREAT MENTAL ILLNESS, EMOTIONAL DISORDERS, DRUG ABUSE AND ALCOHOL ABUSE SHALL BE AT A RATE WHICH IS, AFTER THE APPLICABLE DEDUCTIBLE, NOT LESS THAN:

1. 80 PERCENT FOR THE FIRST 5 VISITS IN ANY CALENDAR YEAR OR BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS;

2. 65 PERCENT FOR THE 6TH ~~TO~~ THROUGH 30TH VISIT IN ANY CALENDAR YEAR OR BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS; AND

3. 50 PERCENT FOR THE 31ST VISIT AND ANY VISIT AFTER THE 31ST VISIT IN ANY CALENDAR YEAR OR BENEFIT PERIOD OF NOT MORE THAN 12 MONTHS.

(C) (1) THE BENEFITS UNDER THIS SECTION SHALL BE REQUIRED ONLY FOR EXPENSES ARISING FOR TREATMENT OF MENTAL ILLNESSES, EMOTIONAL DISORDERS, DRUG ABUSE AND ALCOHOL ABUSE WHICH IN THE PROFESSIONAL JUDGMENT OF PRACTITIONERS IS MEDICALLY NECESSARY AND TREATABLE.