

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1989

S

1

SENATE BILL 281

Short Title: Child Health Insurance.

(Pubic)

Sponsors: Senators Marvin; Ballance, Barker, Block, Conder, Guy, Harris, Hunt of Moore, Johnson of Wake, Martin of Pitt, Martin of Guilford, Parnell, Rauch, Richardson, Speed, Swain, Tally, Walker, Ward, and Winner.

Referred to: Insurance.

February 27, 1989

A BILL TO BE ENTITLED

AN ACT TO REQUIRE THE COVERAGE OF CHILD HEALTH SUPERVISION SERVICES IN ALL HEALTH INSURANCE POLICIES SOLD OR DELIVERED WITHIN THE STATE.

The General Assembly of North Carolina enacts:

Section 1. Chapter 58 of the General Statutes is amended by adding a new section to read:

"§ 58-251.5A. Child Health Insurance Reform Plan.

The purpose of this section is to require insurance coverage for the periodic examination of children in order to facilitate prevention and early detection of sickness and disease. In addition to improving the health of children during their formative years, coverage for child health supervision services will also reduce the disruption to the emotional and financial well-being of families that often accompanies sickness and disease among the young.

(a) As used in this section, the following definitions apply unless the context clearly indicates otherwise:

(1) 'Child health supervision services' means the periodic review of a child's physical and emotional status by a physician or pursuant to a physician's supervision. A review shall include a history, complete physical examination, developmental assessment, anticipatory guidance, appropriate immunizations, and laboratory tests in keeping with prevailing medical standards.

1 (2) 'Health care insurer' means any entity regulated by the Insurance
2 Commissioner, including, but not limited to, health care insurers;
3 health, hospital or medical service plan corporations; or health
4 maintenance organizations, as well as any self-insured plan or group.

5 (3) 'Health insurance policy' means any health insurance policy, contract
6 or plan that provides medical coverage on an expense incurred, service
7 or prepaid basis.

8 (b) Any health insurance policy that is delivered, issued for delivery, renewed,
9 extended, or modified in this State by any health care insurer and that provides coverage
10 for a family member of the insured or subscriber, shall, as to this family member's
11 coverage, also provide that the health insurance benefits applicable for children include
12 coverage for child health supervision services from the moment of birth through the age
13 of 21. Each such health insurance policy shall, at a minimum, provide benefits for child
14 health supervision services at approximately the following age intervals: birth, two
15 weeks to one month, two months, four months, six months, nine months, 12 months, 15
16 months, 18 months, two years, three years, four years, five years, six years, eight years,
17 10 years, 12 years, 14 years, 16 years, 18 years, and 20 years. A health insurance policy
18 may provide that child health supervision services that are rendered during a periodic
19 review shall only be covered to the extent that these services are provided by or under
20 the supervision of a single physician during the course of one visit.

21 If the child for whom insurance is provided by this act is a child for whom a child
22 support order has been issued, the child support order shall require that the child's policy
23 shall specify that the provider of the health care services is the entity to whom the
24 insurance payment shall be made, on behalf of the child.

25 (c) If a health insurance policy provides coverage or benefits to a resident of this
26 State, it shall be deemed to be delivered in this state within the meaning of this section,
27 regardless of whether the health care insurer issuing or delivering this policy is located
28 inside or outside of the State.

29 (d) Benefits for child health supervision services shall be exempt from any co-
30 payment, coinsurance, deductible, or dollar limit provisions in the health insurance
31 policy, and this exemption shall be explicitly provided for in the policy."

32 Sec. 2. G.S.135-40.5 is amended by adding a new subsection to read:

33 "(e) Child Health Insurance. – Notwithstanding G.S. 135-40.6(9) and G.S. 135-
34 40.7(5) and (12), The Plan will pay one hundred percent (100%) of reasonable and
35 customary charges for providing child health supervision services provided pursuant to
36 G.S. 58-251.5A."

37 Sec. 3. This act shall become effective October 1, 1989, and applies to health
38 insurance policies delivered, issued for delivery, renewed, extended or modified on and
39 after the effective date of this act.