AN ACT

Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An act relating to insurance; amending, revising, and consolidating the law providing for the incorporation of insurance companies, and the regulation, supervision, and protection of home and foreign insurance companies, Lloyds associations, reciprocal and inter-insurance exchanges, and fire insurance rating bureaus, and the regulation and supervision of insurance carried by such companies, associations, and exchanges, including insurance carried by the State Workmen's Insurance Fund; providing penalties; and repealing existing laws," in casualty insurance, and further providing for coverage of alcohol or other drug abuse and dependency.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Section 605-A of the act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, amended December 22, 1989, (P.L.755, No.106), is amended to read:

Section 605-A. Outpatient Alcohol or Other Drug Services.--(a) Minimal additional treatment as a covered benefit under this article shall be provided in a facility appropriately licensed by the Department of Health as an alcoholism or drug addiction treatment program. Before an insured may qualify to receive benefits under this section, a licensed physician or licensed psychologist must certify the insured as a person suffering from alcohol or other drug abuse or dependency and refer the insured for the appropriate treatment.

(b) The following services shall be covered under this section:

(1) Physician, psychologist, nurse, certified addictions counselor and trained staff services.

(2) Rehabilitation therapy and counseling.

(3) Family counseling and intervention.

(4) Psychiatric, psychological and medical laboratory tests.

(5) Drugs, medicines, equipment use and supplies.

(c) Treatment under this section shall be covered as required by this act for a minimum of thirty outpatient, full-session visits or equivalent partial visits per year. Treatment may be subject to a lifetime limit, for any covered individual, of one hundred and twenty outpatient, full-session visits or equivalent partial visits.

(d) In addition, treatment under this section shall be covered as required by this act for a minimum of thirty separate sessions of outpatient or partial hospitalization services per year, which may be exchanged on a two-to-one basis to secure up to fifteen additional non-hospital, residential alcohol treatment days.

(e) Each insurer that provides prescription drug benefits for the treatment of alcohol or other drug abuse shall not impose any prior authorization requirements on any prescription medication approved by the federal Food and Drug Administration (FDA) for the treatment of alcohol or other drug abuse.

(f) Each insurer that provides prescription drug benefits for the treatment of alcohol or other drug abuse shall not impose any step therapy requirements before the insurer will authorize coverage for a prescription medication approved by the FDA for the treatment of alcohol or other drug abuse.

(g) Each insurer that provides prescription drug benefits for the treatment of alcohol or other drug abuse shall place all prescription medications approved by the FDA for the treatment of alcohol or other drug abuse on the lowest tier of the drug formulary developed and maintained by the insurer.

(h) Each insurer that provides prescription drug benefits for the treatment of alcohol or other drug abuse shall not exclude coverage for any prescription medication approved by the FDA for the treatment of alcohol or other drug abuse and any associated counseling or wraparound services on the grounds that such medications and services were court ordered.

Section 2. This act shall take effect immediately