

SENATE FILE NO. SF0054

Substance abuse insurance parity.

Sponsored by: Select Committee on Mental Health and  
Substance Abuse Services

A BILL

for

1 AN ACT relating to health insurance; mandating coverage for  
2 substance abuse under health insurance policies issued in  
3 the state as specified; providing a definition; specifying  
4 applicability; and providing for an effective date.

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6 *Be It Enacted by the Legislature of the State of Wyoming:*

7

8 **Section 1.** W.S. 26-20-301 is created to read:

9

10 ARTICLE 3

11 INSURANCE FOR SUBSTANCE ABUSE TREATMENT

12

13 **26-20-301. Required provision of individual or group**  
14 **policy or contract.**

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1           (a) All individual or group health insurance policies  
2 providing coverage on an expense incurred basis, individual  
3 and group service or indemnity type health insurance  
4 contracts issued by any insurer, including any nonprofit  
5 corporation and individual and group service contracts  
6 issued by a health maintenance organization, shall provide  
7 coverage for the treatment of substance abuse that is no  
8 less extensive than the coverage provided for any other  
9 physical illness. Private third party payors shall not  
10 eliminate coverage due to the requirements of this section.

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12           (b) As used in this section, "substance abuse" means  
13 a maladaptive use of alcohol or a controlled substance  
14 leading to clinically significant impairment or distress,  
15 as manifested by one (1) or more of the following occurring  
16 within a twelve (12) month period:

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18                   (i) Recurrent alcohol or controlled substance  
19 use resulting in a failure to fulfill major role  
20 obligations at work, school or home;

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22                   (ii) Recurrent alcohol or controlled substance  
23 use in situations in which such use is physically  
24 hazardous;

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2 (iii) Recurrent alcohol or controlled substance  
3 related legal problems;

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(iv) Continued alcohol or controlled substance use despite having persistent or recurrent social or interpersonal problems caused or exacerbated by the effects of the alcohol or controlled substance.

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10           **Section 2.** This act shall apply to any individual or  
11 group health insurance policy or plan that is delivered,  
12 issued, renewed, modified, amended or extended on or after  
13 July 1, 2006. The provisions of this act do not supercede  
14 or take precedence over federal laws governing health  
15 insurance plans.

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17           **Section 3.** This act is effective July 1, 2006.

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19 (END)