

# ASSEMBLY, No. 1833

## STATE OF NEW JERSEY 218th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2018 SESSION

**Sponsored by:**

**Assemblywoman PAMELA R. LAMPITT**

**District 6 (Burlington and Camden)**

**Assemblywoman ANGELICA M. JIMENEZ**

**District 32 (Bergen and Hudson)**

**Assemblyman JAMEL C. HOLLEY**

**District 20 (Union)**

**Assemblywoman VALERIE VAINIERI HUTTLE**

**District 37 (Bergen)**

**Co-Sponsored by:**

**Assemblymen McKeon, Gusciora, Assemblywoman Mosquera,  
Assemblymen Conaway and Verrelli**

**SYNOPSIS**

Requires health benefits coverage for adolescent depression screenings.

**CURRENT VERSION OF TEXT**

Introduced Pending Technical Review by Legislative Counsel.



**(Sponsorship Updated As Of: 12/11/2018)**

1 AN ACT concerning health benefits coverage for adolescent  
2 depression screenings and supplementing various parts of  
3 statutory law.  
4

5 **BE IT ENACTED** by the Senate and General Assembly of the State  
6 of New Jersey:  
7

8 1. A hospital service corporation contract that provides hospital  
9 and medical expense benefits and is delivered, issued, executed, or  
10 renewed in this State pursuant to P.L.1938, c.366 (C.17:48-1 et  
11 seq.), or approved for issuance or renewal in this State by the  
12 Commissioner of Banking and Insurance, on or after the effective  
13 date of this act, shall provide coverage for expenses incurred in  
14 screening adolescents between the ages of 12 and 18 for major  
15 depressive disorder, so long as screening for major depressive  
16 disorder in adolescents continues to receive a rating of "A" or "B"  
17 from the United States Preventative Services Task Force.

18 The benefits shall be provided to the same extent as for any other  
19 condition under the contract, except that the hospital service  
20 corporation shall not impose on covered persons receiving these  
21 services any form of cost sharing, including, but not limited to,  
22 copayments, deductibles, or coinsurance.

23 This section shall apply to those hospital service corporation  
24 contracts in which the hospital service corporation has reserved the  
25 right to change the premium.  
26

27 2. A medical service corporation contract that provides hospital  
28 and medical expense benefits and is delivered, issued, executed, or  
29 renewed in this State pursuant to P.L.1940, c.74 (C.17:48A-1 et  
30 seq.), or approved for issuance or renewal in this State by the  
31 Commissioner of Banking and Insurance, on or after the effective  
32 date of this act, shall provide coverage for expenses incurred in  
33 screening adolescents between the ages of 12 and 18 for major  
34 depressive disorder, so long as screening for major depressive  
35 disorder in adolescents continues to receive a rating of "A" or "B"  
36 from the United States Preventative Services Task Force.

37 The benefits shall be provided to the same extent as for any other  
38 condition under the contract, except that the medical service  
39 corporation shall not impose on covered persons receiving these  
40 services any form of cost sharing, including, but not limited to,  
41 copayments, deductibles, or coinsurance.

42 This section shall apply to those medical service corporation  
43 contracts in which the medical service corporation has reserved the  
44 right to change the premium.  
45

46 3. A health service corporation contract that provides hospital  
47 and medical expense benefits and is delivered, issued, executed, or  
48 renewed in this State pursuant to P.L.1985, c.236 (C.17:48E-1 et

1 seq.), or approved for issuance or renewal in this State by the  
2 Commissioner of Banking and Insurance, on or after the effective  
3 date of this act, shall provide coverage for expenses incurred in  
4 screening adolescents between the ages of 12 and 18 for major  
5 depressive disorder, so long as screening for major depressive  
6 disorder in adolescents continues to receive a rating of “A” or “B”  
7 from the United States Preventative Services Task Force.

8 The benefits shall be provided to the same extent as for any other  
9 condition under the contract, except that the health service  
10 corporation shall not impose on covered persons receiving these  
11 services any form of cost sharing, including, but not limited to,  
12 copayments, deductibles, or coinsurance.

13 This section shall apply to those health service corporation  
14 contracts in which the health service corporation has reserved the  
15 right to change the premium.

16

17 4. An individual health insurance policy that provides hospital  
18 and medical expense benefits and is delivered, issued, executed, or  
19 renewed in this State pursuant to chapter 26 of Title 17B of the New  
20 Jersey Statutes, or approved for issuance or renewal in this State by  
21 the Commissioner of Banking and Insurance, on or after the  
22 effective date of this act, shall provide coverage for expenses  
23 incurred in screening adolescents between the ages of 12 and 18 for  
24 major depressive disorder, so long as screening for major  
25 depressive disorder in adolescents continues to receive a rating of  
26 “A” or “B” from the United States Preventative Services Task  
27 Force.

28 The benefits shall be provided to the same extent as for any other  
29 condition under the policy, except that the insurer shall not impose  
30 on covered persons receiving these services any form of cost  
31 sharing, including, but not limited to, copayments, deductibles, or  
32 coinsurance.

33 This section shall apply to those policies in which the insurer has  
34 reserved the right to change the premium.

35

36 5. A group health insurance policy that provides hospital and  
37 medical expense benefits and is delivered, issued, executed, or  
38 renewed in this State pursuant to chapter 27 of Title 17B of the New  
39 Jersey Statutes, or approved for issuance or renewal in this State by  
40 the Commissioner of Banking and Insurance, on or after the  
41 effective date of this act, shall provide coverage for expenses  
42 incurred in screening adolescents between the ages of 12 and 18 for  
43 major depressive disorder, so long as screening for major  
44 depressive disorder in adolescents continues to receive a rating of  
45 “A” or “B” from the United States Preventative Services Task  
46 Force.

47 The benefits shall be provided to the same extent as for any other  
48 condition under the policy, except that the insurer shall not impose

1 on covered persons receiving these services any form of cost  
2 sharing, including, but not limited to, copayments, deductibles, or  
3 coinsurance.

4 This section shall apply to those policies in which the insurer has  
5 reserved the right to change the premium.

6  
7 6. An individual health benefits plan that provides hospital and  
8 medical expense benefits and is delivered, issued, executed, or  
9 renewed in this State pursuant to P.L.1992, c.161 (C.17B:27A-2 et  
10 seq.), on or after the effective date of this act, shall provide  
11 coverage for expenses incurred in screening adolescents between  
12 the ages of 12 and 18 for major depressive disorder, so long as  
13 screening for major depressive disorder in adolescents continues to  
14 receive a rating of "A" or "B" from the United States Preventative  
15 Services Task Force.

16 The benefits shall be provided to the same extent as for any other  
17 condition under the health benefits plan, except that the carrier shall  
18 not impose on covered persons receiving these services any form of  
19 cost sharing, including, but not limited to, copayments, deductibles,  
20 or coinsurance.

21 This section shall apply to those health benefits plans in which  
22 the carrier has reserved the right to change the premium.

23  
24 7. A small employer health benefits plan that provides hospital  
25 and medical expense benefits and is delivered, issued, executed, or  
26 renewed in this State pursuant to P.L.1992, c.162 (C.17B:27A-17 et  
27 seq.), on or after the effective date of this act, shall provide  
28 coverage for expenses incurred in screening adolescents between  
29 the ages of 12 and 18 for major depressive disorder, so long as  
30 screening for major depressive disorder in adolescents continues to  
31 receive a rating of "A" or "B" from the United States Preventative  
32 Services Task Force.

33 The benefits shall be provided to the same extent as for any other  
34 condition under the health benefits plan, except that the carrier shall  
35 not impose on covered persons receiving these services any form of  
36 cost sharing, including, but not limited to, copayments, deductibles,  
37 or coinsurance.

38 This section shall apply to those health benefits plans in which  
39 the carrier has reserved the right to change the premium.

40  
41 8. A health maintenance organization contract for health care  
42 services that is delivered, issued, executed, or renewed in this State  
43 pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.), or approved for  
44 issuance or renewal in this State by the Commissioner of Banking  
45 and Insurance, on or after the effective date of this act, shall provide  
46 coverage for expenses incurred in screening adolescents between  
47 the ages of 12 and 18 for major depressive disorder, so long as  
48 screening for major depressive disorder in adolescents continues to

1 receive a rating of “A” or “B” from the United States Preventative  
2 Services Task Force.

3 The health care services shall be provided to the same extent as  
4 for any other condition under the contract, except that the health  
5 maintenance organization shall not impose on covered persons  
6 receiving these services any form of cost sharing, including, but not  
7 limited to, copayments, deductibles, or coinsurance.

8 This section shall apply to those contracts for health care  
9 services under which the right to change the schedule of charges for  
10 enrollee coverage is reserved.

11

12 9. The State Health Benefits Commission shall ensure that  
13 every contract purchased by the commission, on or after the  
14 effective date of this act, that provides hospital or medical expense  
15 benefits shall provide coverage for expenses incurred in screening  
16 adolescents between the ages of 12 and 18 for major depressive  
17 disorder, so long as screening for major depressive disorder in  
18 adolescents continues to receive a rating of “A” or “B” from the  
19 United States Preventative Services Task Force.

20 The benefits shall be provided to the same extent as for any other  
21 condition under the contract, except that the contract shall not  
22 impose on covered persons receiving these services any form of  
23 cost sharing, including, but not limited to, copayments, deductibles,  
24 or coinsurance.

25

26 10. The School Employees’ Health Benefits Commission shall  
27 ensure that every contract purchased by the commission, on or after  
28 the effective date of this act, that provides hospital or medical  
29 expense benefits shall provide coverage for expenses incurred in  
30 screening adolescents between the ages of 12 and 18 for major  
31 depressive disorder, so long as screening for major depressive  
32 disorder in adolescents continues to receive a rating of “A” or “B”  
33 from the United States Preventative Services Task Force.

34 The benefits shall be provided to the same extent as for any other  
35 condition under the contract, except that the contract shall not  
36 impose on covered persons receiving these services any form of  
37 cost sharing, including, but not limited to, copayments, deductibles,  
38 or coinsurance.

39

40 11. This act shall take effect on the 180th day after enactment  
41 and shall apply to policies or contracts issued or renewed on or after  
42 the effective date.

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STATEMENT

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47 This bill requires insurance coverage for expenses incurred in  
48 screening adolescents between the ages of 12 and 18 for major

1 depressive disorder, so long as screening for major depressive  
2 disorder in adolescents continues to receive a rating of “A” or “B”  
3 from the United States Preventative Services Task Force. The bill  
4 would apply to hospital, medical, and health service corporations;  
5 commercial individual, small employer, and larger group insurers;  
6 health maintenance organizations; and the State Health Benefits  
7 Program and the School Employees’ Health Benefits Program.

8 The bill provides that the benefits shall be provided to the same  
9 extent as for any other condition under the contract or policy,  
10 except that the insurer shall not impose on covered persons  
11 receiving these services any form of cost sharing, including, but not  
12 limited to, copayments, deductibles, or coinsurance.

13 Depression is associated with higher levels of stress and anxiety  
14 and can affect an adolescent’s personal, school, work, social, and  
15 family life, leading to social isolation and other problems. Early  
16 diagnosis is essential to the effective treatment of depression in  
17 young people.