

# SENATE, No. 2234

## STATE OF NEW JERSEY 219th LEGISLATURE

INTRODUCED MARCH 16, 2020

**Sponsored by:**

**Senator JOSEPH A. LAGANA**

**District 38 (Bergen and Passaic)**

**Senator VIN GOPAL**

**District 11 (Monmouth)**

**SYNOPSIS**

Requires insurance coverage for testing and treatment of coronavirus disease 2019.

**CURRENT VERSION OF TEXT**

As introduced.



1 AN ACT concerning health insurance coverage and coronavirus  
2 disease 2019 and supplementing P.L.1997, c.192 (C.26:2S-1 et  
3 seq.).

4  
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*  
6 *of New Jersey:*

7  
8 1. a. A carrier that offers a health benefits plan in this State  
9 shall provide coverage for medical expenses incurred in the testing  
10 and treatment of coronavirus disease 2019, provided that a health  
11 care provider has issued a medical order for the testing or treatment.  
12 No cost-sharing shall be imposed on the coverage provided  
13 pursuant to this section. The coverage provided pursuant to this  
14 section shall not be subject to review of medical necessity or any  
15 other utilization management review.

16 b. As used in this section, "carrier," means an insurance  
17 company, health service corporation, hospital service corporation,  
18 medical service corporation, or health maintenance organization  
19 authorized to issue health benefits plans in this State, and shall  
20 include the State Health Benefits Program and the School  
21 Employees' Health Benefits Program.

22  
23 2. This act shall take effect immediately and shall apply to all  
24 health benefits plans currently in effect in the State, or that are  
25 delivered, issued, executed or renewed in this State, or approved for  
26 issuance or renewal in this State by the Commissioner of Banking  
27 and Insurance, on or after the effective date of this act.

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30 STATEMENT

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32 This bill requires health insurance carriers (health, hospital and  
33 medical service corporations, health maintenance organizations and  
34 insurance companies), as well as the State and School Employees'  
35 Health Benefits Programs, to provide coverage for medical  
36 treatment incurred in the testing and treatment of coronavirus  
37 disease 2019 (COVID-19), provided that a health care provider has  
38 issued a medical order for the testing or treatment. The coverage  
39 must be provided to the covered person without cost-sharing and is  
40 not subject to review of medical necessity or any other utilization  
41 management review.

42 The bill takes effect immediately and applies to all health benefit  
43 plans currently in effect in the State, or that are delivered, issued,  
44 executed or renewed in this State, or approved for issuance or  
45 renewal in this State by the Commissioner of Banking and  
46 Insurance, on or after the effective date of the bill.

47 COVID-19 is a respiratory disease caused by a novel coronavirus  
48 that was first detected in China and which has now been detected in

1 many locations around the world, including in the United States.  
2 Reported illnesses have ranged from mild to severe, including  
3 illness resulting in death. According to the Centers for Disease  
4 Control and Prevention, it is likely that at some point, widespread  
5 transmission of COVID-19 in the United States will occur.