

ASSEMBLY, No. 201

STATE OF NEW JERSEY

Introduced Pending Technical Review by Legislative Counsel

PRE-FILED FOR INTRODUCTION IN THE 1996 SESSION

By Assemblywomen WEINBERG and HECK

1 AN ACT requiring health insurance benefits for expenses incurred for
2 bone density tests in connection with the diagnosis or treatment of
3 osteoporosis and supplementing P.L.1938, c.366 (C.17:48-1 et
4 seq.), P.L.1940, c.74 (C.17:48A-1 et seq.), P.L.1985, c.236
5 (C.17:48E-1 et seq.), chapters 26 and 27 of Title 17B of the New
6 Jersey Statutes and P.L.1973, c.337 (C.26:2J-1 et seq.).

7

8 **BE IT ENACTED** by the Senate and General Assembly of the State
9 of New Jersey:

10

11 1. Except as otherwise provided in P.L.1992, c.161 (C.17B:27A-2
12 et seq.) and P.L.1992, c.162 (C.17B:27A-17 et seq.), every group or
13 individual hospital service corporation contract providing hospital or
14 medical expense benefits delivered, issued, executed or renewed in this
15 State, or approved for issuance or renewal in this State by the
16 Commissioner of Insurance on or after the effective date of this act,
17 shall provide benefits for bone density tests which are performed in
18 connection with the diagnosis or treatment of osteoporosis. Benefits
19 for such tests shall be provided to the same extent as for any other
20 illness under the contract.

21 This section shall apply to all hospital service corporation contracts
22 in which the hospital service corporation has reserved the right to
23 change the premium.

24

25 2. Except as otherwise provided in P.L.1992, c.161 (C.17B:27A-2
26 et seq.) and P.L.1992, c.162 (C.17B:27A-17 et seq.), every group or
27 individual medical service corporation contract providing hospital or
28 medical expense benefits delivered, issued, executed or renewed in this
29 State, or approved for issuance or renewal in this State by the
30 Commissioner of Insurance on or after the effective date of this act,
31 shall provide benefits for bone density tests which are performed in
32 connection with the diagnosis or treatment of osteoporosis. Benefits
33 for such tests shall be provided to the same extent as for any other
34 illness under the contract.

35 This section shall apply to all medical service corporation contracts

1 in which the medical service corporation has reserved the right to
2 change the premium.

3

4 3. Except as otherwise provided in P.L.1992, c.161 (C.17B:27A-2
5 et seq.) and P.L.1992, c.162 (C.17B:27A-17 et seq.), every group or
6 individual health service corporation contract providing hospital or
7 medical expense benefits delivered, issued, executed or renewed in this
8 State, or approved for issuance or renewal in this State by the
9 Commissioner of Insurance on or after the effective date of this act,
10 shall provide benefits for bone density tests which are performed in
11 connection with the diagnosis or treatment of osteoporosis. Benefits
12 for such tests shall be provided to the same extent as for any other
13 illness under the contract.

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

17

18 4. Except as otherwise provided in P.L.1992, c.161 (C.17B:27A-2
19 et seq.) every individual policy providing health insurance coverage
20 delivered, issued, executed or renewed in this State, or approved for
21 issuance or renewal in this State by the Commissioner of Insurance on
22 or after the effective date of this act, shall provide benefits for bone
23 density tests which are performed in connection with the diagnosis or
24 treatment of osteoporosis. Benefits for such tests shall be provided to
25 the same extent as for any other illness under the policy.

26 This section shall apply to all health insurance policies in which the
27 insurer has reserved the right to change the premium.

28

29 5. Except as otherwise provided in P.L.1992, c.162
30 (C.17B:27A-17 et seq.), every group policy providing health insurance
31 coverage delivered, issued, executed or renewed in this State, or
32 approved for issuance or renewal in this State by the Commissioner of
33 Insurance on or after the effective date of this act, shall provide
34 benefits for bone density tests which are performed in connection with
35 the diagnosis or treatment of osteoporosis. Benefits for such tests
36 shall be provided to the same extent as for any other illness under the
37 policy.

38 This section shall apply to all health insurance policies in which the
39 insurer has reserved the right to change the premium.

40

41 6. Except as otherwise provided in P.L.1992, c.161 (C.17B:27A-2
42 et seq.) and P.L.1992, c.162 (C.17B:27A-17 et seq.), no certificate of
43 authority to establish and operate a health maintenance organization
44 in this State shall be issued or continued on or after the effective date
45 of this act unless the health maintenance organization provides health
46 care services for any enrollee for bone density tests which are

1 performed in connection with the diagnosis or treatment of
2 osteoporosis. These health care services shall be provided to the same
3 extent as for any other sickness.

4 The provisions of this section shall apply to all contracts for health
5 care services by health maintenance organizations under which the
6 right to change the schedule of charges for enrollee coverage is
7 reserved.

8

9 7. This act shall take effect on the 90th day after enactment.

10

11

12 STATEMENT

13

14 This bill requires hospital service corporations (Blue Cross),
15 medical service corporations (Blue Shield), health service corporations
16 (Blue Cross and Blue Shield of New Jersey), commercial insurers and
17 health maintenance organizations to provide coverage for bone density
18 tests which are performed in connection with the diagnosis or
19 treatment of osteoporosis.

20

21

22

23

24 Requires health insurers to provide coverage for bone density tests in
25 connection with diagnosis or treatment of osteoporosis.