

BILL ANALYSIS

Senate Research Center
83R3470 MEW-D

S.B. 1485
By: Watson
State Affairs
4/19/2013
As Filed

AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

Section 1355.001 (Definitions), Insurance Code, contains a list of mental health diagnoses that are considered serious mental illnesses for the purpose of insurance reimbursement in Texas.

Posttraumatic Stress Disorder (PTSD) is a diagnostic category which is usually found in populations where persons have experienced traumatic experiences such that their daily functioning is impaired. Populations affected are adults, children, and adolescents who have experienced traumatic events at one time or on multiple occasions, such as domestic violence, war, near death experiences, rape, and other forms of abuse.

S.B. 1485 adds PTSD as a recognized serious mental illness by the State of Texas to the Insurance Code. This will enable persons diagnosed with PTSD by a mental health professional to utilize their medical health care insurance to receive treatment for PTSD. Health care practitioners, hospitals, and clinics could file insurance claims for services rendered to adults, children, and adolescents diagnosed with PTSD.

As proposed, S.B. 1485 amends current law relating to the definition of serious mental illness for purposes of certain group health benefit plans.

RULEMAKING AUTHORITY

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 1355.001(1), Insurance Code, to redefine "serious mental illness" as certain psychiatric illnesses as defined by the American Psychiatric Association in the Diagnostic and Statistical Manual of Mental Disorders (DSM), including posttraumatic stress disorder.

SECTION 2. Provides that the change in law made by this Act applies only to a group health benefit plan that is delivered, issued for delivery, or renewed on or after January 1, 2014. Provides that a group health benefit plan that is delivered, issued for delivery, or renewed before January 1, 2014, is governed by the law as it existed immediately before the effective date of this Act, and that law is continued in effect for that purpose.

SECTION 3. Effective date: September 1, 2013.