

BILL ANALYSIS

Senate Research Center
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S.B. 1782
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State Affairs
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As Filed

AUTHOR'S/SPONSOR'S STATEMENT OF INTENT

Laws passed during the 75th Legislature, Regular Session, 1997, significantly increased health benefit coverage for those who suffer from mental illnesses by requiring certain health maintenance organizations and group insurance plans to provide coverage for medical treatment of "serious mental illnesses." However, these changes did not extend insurance coverage to those suffering from eating disorders because eating disorders were not included in the definition of "serious mental illnesses."

Statistically, one to four percent of women suffer from anorexia or bulimia in their lifetime. Eating disorders mainly affect women ages 10 to 20. If left untreated, eating disorders can lead to malnutrition, muscle atrophy, ulcers, low blood pressure, diabetes, anemia, kidney, liver, and pancreas failure, osteoporosis, arthritis, infertility, seizures, heart attack and death. Without treatment, up to 20 percent of people with a serious eating disorder die. The mortality rate among people with anorexia is 12 times higher than the death rate among females ages 15 to 24 from all other causes. Eating disorders are treatable and, the sooner they are diagnosed and treated, the better the outcome for the patient.

As proposed, S.B. 1782 adds anorexia nervosa and bulimia nervosa to the definition of a "serious mental illness" to extend mental health coverage to include eating disorders.

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, as effective April 1, 2005, to redefine "serious mental illness" by including anorexia nervosa and bulimia nervosa.

SECTION 2. (a) Requires the Sunset Advisory Commission to conduct a study to determine the impact this change in law has on certain factors relating to insurance coverage on or before September 1, 2010.

(b) Requires the Sunset Advisory Commission to report its findings under this section to the legislature on or before January 1, 2011.

(c) Requires the Texas Department of Insurance and any other state agency to cooperate with the Sunset Advisory Commission as necessary to implement this section.

SECTION 3. Makes application of this Act prospective to January 1, 2006.

SECTION 4. Effective date: September 1, 2005.