

17B: 26-2.1c

LEGISLATIVE HISTORY CHECKLIST

NJSA: 17B:26-2.1c

(Hemophilia-- home treatment-- include in certain health insurance policies)

CHAPTER 64

Laws Of: 1987

Bill No: A1097

Sponsor(s): Gallo

Date Introduced: Pre-filed

Committee: Assembly: Insurance

Senate: Labor, Industry and Professions

Amended during passage: No Substituted for S2263 (attached)

Date of Passage: Assembly: September 8, 1986

Senate: February 2, 1987

Date of Approval: March 10, 1987

Following statements are attached if available:

Sponsor statement: Yes

Committee statement: Assembly Yes

Senate Yes

Fiscal Note: No

Veto Message: No

Message on Signing: No

Following were printed:

Reports: No

Hearings: No

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ASSEMBLY, No. 1097

STATE OF NEW JERSEY

PRE-FILED FOR INTRODUCTION IN THE 1986 SESSION

By Assemblywoman OGDEN

AN ACT providing for the inclusion of benefits for expenses incurred in connection with the purchase of blood products for home treatment of hemophilia in certain health insurance policies and supplementing chapter 26 of Title 17B of the New Jersey Statutes.

1 BE IT ENACTED *by the Senate and General Assembly of the State*
2 *of New Jersey:*

1 1. ***[No]*** **Every** health insurance policy providing hospital
2 expense benefits ***[shall be delivered, issued, executed or renewed in**
3 **this State, or approved for issuance or renewal in this State by the**
4 **Commissioner of Insurance after the effective date of this act,**
5 **unless the policy provides benefits]*** to any policy holder or other
6 person covered thereunder for expenses incurred in connection
7 with **the treatment of routine bleeding episodes associated with*
8 *hemophilia shall provide benefits for expenses incurred in connec-*
9 *tion with** the purchase of blood products and blood infusion equip-
10 ment required for home treatment of routine bleeding episodes
11 associated with hemophilia when the home treatment program is
12 under the supervision of a State approved hemophilia treatment
13 center. The benefits shall be provided to the same extent as for any
14 sickness under the policy.

15 As used in this act, "blood product" includes, but is not limited
16 to*,* Factor VIII, Factor IX and cryoprecipitate*,* and "blood
17 infusion equipment" includes, but is not limited to*,* syringes and
18 needles.

19 Participation in a home treatment program shall not preclude
20 further or additional treatment or care at any eligible facility if

EXPLANATION—Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter printed in italics thus is new matter

Matter enclosed in asterisks or stars has been adopted as follows:

***— Assembly committee amendments adopted May 8, 1986.**

21 the number of **home** treatments, in accordance with a ratio of
22 **home** treatments to benefit days established by regulation by the
23 Commissioner of Insurance, does not exceed the total number of
24 benefit days provided for any other sickness under the policy.

1 2. This act shall apply to all policies in which the insurer reserves
2 the right to change the premium.

1 3. This act shall take effect immediately.

INSURANCE — HEALTH AND LIFE

Provides for inclusion of certain blood products and equipment for
home treatment of hemophilia in certain health insurance policies.

ASSEMBLY, No. 1097

Introduced Pending Technical Review by Legislative Counsel
PRE-FILED FOR INTRODUCTION IN THE 1986 SESSION

By Assemblywoman OGDEN

ASSEMBLY, No. 1788

STATE OF NEW JERSEY

INTRODUCED APRIL 30, 1984

By Assemblyman GALLO

AN ACT providing for the inclusion of benefits for expenses incurred in connection with the purchase of blood products for home treatment of hemophilia in certain health insurance policies and supplementing chapter 26 of Title 17B of the New Jersey Statutes.

1 BE IT ENACTED *by the Senate and General Assembly of the State*
2 *of New Jersey:*

1 1. No health insurance policy providing hospital expense benefits
2 shall be delivered, issued, executed or renewed in this State, or
3 approved for issuance or renewal in this State by the Commissioner
4 of Insurance after the effective date of this act, unless the policy
5 provides benefits to any policy holder or other person covered
6 thereunder for expenses incurred in connection with the purchase
7 of blood products and blood infusion equipment required for home
8 treatment of routine bleeding episodes associated with hemophilia
9 when the home treatment program is under the supervision of a
10 State approved hemophilia treatment center. The benefits shall be
11 provided to the same extent as for any sickness under the policy.

12 As used in this act, "blood product" includes, but is not limited
13 to Factor VIII, Factor IX and cryoprecipitate and "blood infusion
14 equipment" includes, but is not limited to syringes and needles.

15 Participation in a home treatment program shall not preclude
16 further or additional treatment or care at any eligible facility if
17 the number of treatments, in accordance with a ratio of treatments
18 to benefit days established by regulation by the Commissioner of
19 Insurance, does not exceed the total number of benefit days pro-
20 vided for any other sickness under the policy.

1 2. This act shall apply to all policies in which the insurer reserves
2 the right to change the premium.

1 3. This act shall take effect immediately.

STATEMENT

Recent advances in the treatment of hemophilia have resulted in new and cost effective means for treating routine bleeding episodes in the home. Under the supervision of specialized hemophilia treatment centers, properly trained hemophilia patients or family members can administer needed blood concentrates at home to control routine bleeding episodes. The home treatment programs have been shown to reduce the number of visits to hospital emergency rooms or outpatient clinics, the number of days required for hospitalization, the number of days lost from work or school and potentially, the need for long-term, costly rehabilitative therapy.

Since hemophiliacs traditionally have been treated in hospital settings, both inpatient and outpatient, basic health insurance policies are designed to provide coverage for needed blood products when they are administered in the hospital. The same blood products are not covered under the basic policies when they are administered at home. In recognition of the advances made in treatment of hemophilia, this bill mandates coverage in all individual health insurance policies for blood products and equipment needed for infusion of the blood products when the blood products are administered at home under the supervision of a State approved hemophilia treatment center.

While the cost of purchasing needed blood products for a hemophiliac may be substantial to an individual or his family, the total increase in health insurance costs for mandated coverage of home treatment will be insignificant since very few individuals in the State need or use the blood product and home treatment for routine bleeding episodes is less costly than similar treatment which otherwise would be provided in a hospital.

A 1097 (1987)

SENATE, No. 2263

STATE OF NEW JERSEY

INTRODUCED JUNE 12, 1986

By Senator LYNCH

Referred to Committee on Labor, Industry and Professions

AN ACT providing for the inclusion of benefits for expenses incurred in connection with the purchase of blood products for home treatment of hemophilia in certain health insurance policies and supplementing chapter 26 of Title 17B of the New Jersey Statutes.

1 BE IT ENACTED *by the Senate and General Assembly of the State*
2 *of New Jersey:*

1 1. Every health insurance policy providing hospital expense
2 benefits to any policy holder or other person covered thereunder
3 for expenses incurred in connection with the treatment of routine
4 bleeding episodes associated with hemophilia shall provide benefits
5 for expenses incurred in connection with the purchase of blood
6 products and blood infusion equipment required for home treat-
7 ment of routine bleeding episodes associated with hemophilia when
8 the home treatment program is under the supervision of a State
9 approved hemophilia treatment center. The benefits shall be pro-
10 vided to the same extent as for any sickness under the policy.

11 As used in this act, "blood product" includes, but is not limited
12 to, Factor VIII, Factor IX and cryoprecipitate; and "blood in-
13 fusion equipment" includes, but is not limited to, syringes and
14 needles.

15 Participation in a home treatment program shall not preclude
16 further or additional treatment or care at any eligible facility if
17 the number of home treatments, in accordance with a ratio of home
18 treatments to benefit days established by regulation by the Com-
19 missioner of Insurance, does not exceed the total number of benefit
20 days provided for any other sickness under the policy.

1 2. This act shall apply to all policies in which the insurer reserves
2 the right to change the premium.

1 3. This act shall take effect immediately.

STATEMENT

This bill would require all individual health insurance policies issued by commercial carriers to provide home treatment for hemophilia if the policy provides for the same benefits for inpatient hospital treatment.

INSURANCE—HEALTH AND LIFE

Provides for home treatment for hemophilia in individual health insurance policies issued by commercial carriers.

ASSEMBLY INSURANCE COMMITTEE

STATEMENT ON

Assembly, Bill No. 1097

DATED: May 8, 1986

This bill would require that every individual health insurance policy issued by commercial carriers which provides benefits to policy holders for expenses incurred in connection with the treatment of hemophilia also provide benefits for the purchase of blood products and blood infusion equipment which is required for the home treatment of routine bleeding episodes associated with hemophilia. The home treatment would be required to be under the supervision of a State approved hemophilia treatment center. The benefits would be required to be provided to the same extent as any other illness under the policy, in accordance with a ratio of treatment-to-benefit days which is established by the Commissioner of Insurance by regulation.

The purpose of the bill is to establish a less expensive, alternative treatment for hemophilia than hospital inpatient care. Some insurers already provide for outpatient hemophilia treatment for their group clients on an elective basis, because they believe that the program is cost-effective.

SENATE LABOR, INDUSTRY AND PROFESSIONS
COMMITTEE

STATEMENT TO

ASSEMBLY, No. 1097

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STATE OF NEW JERSEY

DATED: OCTOBER 27, 1986

This bill would require that every individual health insurance policy issued by commercial carriers which provides benefits to policyholders for expenses incurred in connection with the treatment of hemophilia also provide benefits for the purchase of blood products and blood infusion equipment which is required for the home treatment of routine bleeding episodes associated with hemophilia. The home treatment would be required to be under the supervision of a State approved hemophilia treatment center. The benefits would be required to be provided to the same extent as for any other sickness under the policy, in accordance with a ratio of treatment-to-benefit days which is established by the Commissioner of Insurance by regulation.