

17:48-6d

LEGISLATIVE HISTORY CHECKLIST

NJSA: 17:48-6d; 17:48E-35.1 (Hemophilia-- home treatment-- include in Blue Cross coverage)

CHAPTER 62

Laws Of: 1987

Bill No: A1095

Sponsor(s): Ogden

Date Introduced: Pre-filed

Committee: Assembly: Insurance

Senate: Labor, Industry and Professions

Amended during passage: Yes Substituted for S2262 (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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3-10-87

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## ASSEMBLY, No. 1095

## 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 hospital service corporation contracts *\*and health service corporation contracts\** and supplementing *\*[Title 17 of the Revised Statutes]\* \*P. L. 1938, c. 366 (C.17:48-1 et seq.) and P. L. 1985, c. 236 (C. 17:48E-1 et seq.)\*.*

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

1 1. *\*[No]\* \*Every\** group or individual contract providing hos-  
2 pital expense benefits *\*[shall be delivered, issued, executed or*  
3 *renewed in this State, or approved for issuance or renewal in this*  
4 *State by the Commissioner of Insurance after the effective date*  
5 *of this act, unless the contract provides benefits]\** to any subscriber  
6 or other person covered thereunder for expenses incurred in con-  
7 nection with *\*the treatment of routine bleeding episodes associated*  
8 *with hemophilia shall provide benefits for expenses incurred in*  
9 *connection with\** the purchase of blood products and blood infusion  
10 equipment 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  
14 any sickness under the contract.

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.

**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.**

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

1 *\*2. Every group or individual contract providing hospital ex-*  
 2 *pense benefits to any subscriber 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 treatment*  
 7 *of routine bleeding episodes associated with hemophilia when the*  
 8 *home treatment program is under the supervision of a State ap-*  
 9 *proved hemophilia treatment center. The benefits shall be pro-*  
 10 *vided to the same extent as any other sickness under the contract.*

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

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

1 *\*[2. This]\* \*3. Sections 1 and 2 of this\* act shall apply to all*  
 2 *contracts in which the insurer reserves the right to change the*  
 3 *premium.*

1 *\*[3.]\* \*4.\* This act shall take effect immediately.*

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#### INSURANCE—HEALTH AND LIFE

Provides for inclusion of certain blood products and equipment  
 for home treatment of hemolophilia in hospital service corporation  
 and health service corporation contracts.

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# ASSEMBLY, No. 1095

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

By Assemblywoman OGDEN

# ASSEMBLY, No. 1786

# 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 hospital service corporation contracts and supplementing Title 17 of the Revised Statutes.

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

1 1. No group or individual contract providing hospital expense  
2 benefits shall be delivered, issued, executed or renewed in this  
3 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 contract provides benefits to any subscriber or other  
6 person covered thereunder for expenses incurred in connection with  
7 the purchase of blood products and blood infusion equipment re-  
8 quired for home treatment of routine bleeding episodes associated  
9 with hemophilia when the home treatment program is under the  
10 supervision of a State approved hemophilia treatment center. The  
11 benefits shall be provided to the same extent as for any sickness  
12 under the contract.

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

16 Participation in a home treatment program shall not preclude  
17 further or additional treatment or care at any eligible facility if  
18 the number of treatments, in accordance with a ratio of treatments  
19 to benefit days established by regulation by the Commissioner of

20 Insurance, does not exceed the total number of benefit days pro-  
21 vided for any other sickness under the contract.

1 2. This act shall apply to all contracts in which the insurer re-  
2 serves the right to change the premium.

1 3. This act shall take effect immediately.

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#### 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 hospital service corporation contracts 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.

A10 95 (1987)

**SENATE, No. 2262**

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**STATE OF NEW JERSEY**

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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 hospital service corporation contracts and health service corporation contracts and supplementing P. L. 1938, c. 366 (C. 17:48-1 et seq.) and P. L. 1985, c. 236 (C. 17:48E-1 et seq.).

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

1 1. Every group or individual contract providing hospital expense  
2 benefits to any subscriber or other person covered thereunder for  
3 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 contract.

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 contract.

1 2. Every group or individual contract providing hospital expense  
2 benefits to any subscriber or other person covered thereunder for  
3 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 any other sickness under the contract.

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

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

1 3. Sections 1 and 2 of this act shall apply to all contracts in which  
2 the insurer reserves the right to change the premium.

1 4. This act shall take effect immediately.

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#### STATEMENT

This bill, amending the laws governing hospital service corpo-  
rations and health service corporations, would require that con-  
tracts issued by the corporations which provide benefits for  
inpatient treatment for hemophilia also provide benefits for home  
treatment.

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#### INSURANCE—LIFE AND HEALTH

Provides for benefits for the home treatment of hemophilia.

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## ASSEMBLY INSURANCE COMMITTEE

## STATEMENT ON

Assembly, Bill No. 1095 Aca

DATED: May 8, 1986

As amended by the Assembly Insurance Committee, this bill would require that every group and individual hospital service corporation contract which provides benefits to subscribers 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 contract, 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.

The committee amendments add a section of law which supplements the law creating health service corporations, P. L. 1985, c. 386, so that the merged Blue Cross and Blue Shield will be covered by the legislation.



SENATE LABOR, INDUSTRY AND PROFESSIONS  
COMMITTEE

STATEMENT TO

**ASSEMBLY, No. 1095**

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**STATE OF NEW JERSEY**

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DATED: OCTOBER 27, 1986

This bill, which supplements the laws governing hospital service corporations and health service corporations, would require that every group and individual contract issued by the corporations which provides benefits to subscribers 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 contract, in accordance with a ratio of treatment-to-benefit days which is established by the Commissioner of Insurance by regulation.