

§1 - C.17:48-6vv  
§2 - C.17:48A-7ss  
§3 –  
C.17:48E-35.46  
§4 –  
C.17B:26-2.1oo  
§5 –  
C.17B:27-46.1vv  
§6 –  
C.17B:27A-7.29  
§7 –  
C.17B:27A-19.33  
§8 - C.26:2J-4.47  
§9 –  
C.52:14-17.29ee  
§10 –  
C.52:14-17.46.6p

P.L. 2021, CHAPTER 73, *approved April 30, 2021*  
Assembly, No. 3548

1 **AN ACT** concerning health benefits coverage for adolescent  
2 depression screenings and supplementing various parts of  
3 statutory law.

4

5 **BE IT ENACTED** by the Senate and General Assembly of the State  
6 of New Jersey:

7

8 1. A hospital service corporation contract that provides hospital  
9 and medical expense benefits and is delivered, issued, executed, or  
10 renewed in this State pursuant to P.L.1938, c.366 (C.17:48-1 et  
11 seq.), or approved for issuance or renewal in this State by the  
12 Commissioner of Banking and Insurance, on or after the effective  
13 date of this act, shall provide coverage for expenses incurred in  
14 screening adolescents between the ages of 12 and 18 for major  
15 depressive disorder, so long as screening for major depressive  
16 disorder in adolescents continues to receive a rating of “A” or “B”  
17 from the United States Preventative Services Task Force. Coverage  
18 shall not be denied solely on the basis that the screening is provided  
19 in conjunction with any other health care evaluation, treatment, or  
20 service.

21 The benefits shall be provided to the same extent as for any other  
22 condition under the contract, except that the hospital service  
23 corporation shall not impose on covered persons receiving these  
24 services any form of cost sharing, including, but not limited to,  
25 copayments, deductibles, or coinsurance.

26 This section shall apply to those hospital service corporation  
27 contracts in which the hospital service corporation has reserved the  
28 right to change the premium.

1       2. A medical service corporation contract that provides hospital  
2 and medical expense benefits and is delivered, issued, executed, or  
3 renewed in this State pursuant to P.L.1940, c.74 (C.17:48A-1 et  
4 seq.), or approved for issuance or renewal in this State by the  
5 Commissioner of Banking and Insurance, on or after the effective  
6 date of this act, shall provide coverage for expenses incurred in  
7 screening adolescents between the ages of 12 and 18 for major  
8 depressive disorder, so long as screening for major depressive  
9 disorder in adolescents continues to receive a rating of "A" or "B"  
10 from the United States Preventative Services Task Force. Coverage  
11 shall not be denied solely on the basis that the screening is provided  
12 in conjunction with any other health care evaluation, treatment, or  
13 service.

14       The benefits shall be provided to the same extent as for any other  
15 condition under the contract, except that the medical service  
16 corporation shall not impose on covered persons receiving these  
17 services any form of cost sharing, including, but not limited to,  
18 copayments, deductibles, or coinsurance.

19       This section shall apply to those medical service corporation  
20 contracts in which the medical service corporation has reserved the  
21 right to change the premium.  
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23       3. A health service corporation contract that provides hospital  
24 and medical expense benefits and is delivered, issued, executed, or  
25 renewed in this State pursuant to P.L.1985, c.236 (C.17:48E-1 et  
26 seq.), or approved for issuance or renewal in this State by the  
27 Commissioner of Banking and Insurance, on or after the effective  
28 date of this act, shall provide coverage for expenses incurred in  
29 screening adolescents between the ages of 12 and 18 for major  
30 depressive disorder, so long as screening for major depressive  
31 disorder in adolescents continues to receive a rating of "A" or "B"  
32 from the United States Preventative Services Task Force. Coverage  
33 shall not be denied solely on the basis that the screening is provided  
34 in conjunction with any other health care evaluation, treatment, or  
35 service.

36       The benefits shall be provided to the same extent as for any other  
37 condition under the contract, except that the health service  
38 corporation shall not impose on covered persons receiving these  
39 services any form of cost sharing, including, but not limited to,  
40 copayments, deductibles, or coinsurance.

41       This section shall apply to those health service corporation  
42 contracts in which the health service corporation has reserved the  
43 right to change the premium.  
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45       4. An individual health insurance policy that provides hospital  
46 and medical expense benefits and is delivered, issued, executed, or  
47 renewed in this State pursuant to chapter 26 of Title 17B of the New  
48 Jersey Statutes, or approved for issuance or renewal in this State by

1 the Commissioner of Banking and Insurance, on or after the  
2 effective date of this act, shall provide coverage for expenses  
3 incurred in screening adolescents between the ages of 12 and 18 for  
4 major depressive disorder, so long as screening for major  
5 depressive disorder in adolescents continues to receive a rating of  
6 “A” or “B” from the United States Preventative Services Task  
7 Force. Coverage shall not be denied solely on the basis that the  
8 screening is provided in conjunction with any other health care  
9 evaluation, treatment, or service.

10 The benefits shall be provided to the same extent as for any other  
11 condition under the policy, except that the insurer shall not impose  
12 on covered persons receiving these services any form of cost  
13 sharing, including, but not limited to, copayments, deductibles, or  
14 coinsurance.

15 This section shall apply to those policies in which the insurer has  
16 reserved the right to change the premium.

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18 5. A group health insurance policy that provides hospital and  
19 medical expense benefits and is delivered, issued, executed, or  
20 renewed in this State pursuant to chapter 27 of Title 17B of the New  
21 Jersey Statutes, or approved for issuance or renewal in this State by  
22 the Commissioner of Banking and Insurance, on or after the  
23 effective date of this act, shall provide coverage for expenses  
24 incurred in screening adolescents between the ages of 12 and 18 for  
25 major depressive disorder, so long as screening for major  
26 depressive disorder in adolescents continues to receive a rating of  
27 “A” or “B” from the United States Preventative Services Task  
28 Force. Coverage shall not be denied solely on the basis that the  
29 screening is provided in conjunction with any other health care  
30 evaluation, treatment, or service.

31 The benefits shall be provided to the same extent as for any other  
32 condition under the policy, except that the insurer shall not impose  
33 on covered persons receiving these services any form of cost  
34 sharing, including, but not limited to, copayments, deductibles, or  
35 coinsurance.

36 This section shall apply to those policies in which the insurer has  
37 reserved the right to change the premium.

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39 6. An individual health benefits plan that provides hospital and  
40 medical expense benefits and is delivered, issued, executed, or  
41 renewed in this State pursuant to P.L.1992, c.161 (C.17B:27A-2 et  
42 seq.), on or after the effective date of this act, shall provide  
43 coverage for expenses incurred in screening adolescents between  
44 the ages of 12 and 18 for major depressive disorder, so long as  
45 screening for major depressive disorder in adolescents continues to  
46 receive a rating of “A” or “B” from the United States Preventative  
47 Services Task Force. Coverage shall not be denied solely on the  
48 basis that the screening is provided in conjunction with any other

1 health care evaluation, treatment, or service.

2 The benefits shall be provided to the same extent as for any other  
3 condition under the health benefits plan, except that the carrier shall  
4 not impose on covered persons receiving these services any form of  
5 cost sharing, including, but not limited to, copayments, deductibles,  
6 or coinsurance.

7 This section shall apply to those health benefits plans in which  
8 the carrier has reserved the right to change the premium.

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10 7. A small employer health benefits plan that provides hospital  
11 and medical expense benefits and is delivered, issued, executed, or  
12 renewed in this State pursuant to P.L.1992, c.162 (C.17B:27A-17 et  
13 seq.), on or after the effective date of this act, shall provide  
14 coverage for expenses incurred in screening adolescents between  
15 the ages of 12 and 18 for major depressive disorder, so long as  
16 screening for major depressive disorder in adolescents continues to  
17 receive a rating of "A" or "B" from the United States Preventative  
18 Services Task Force. Coverage shall not be denied solely on the  
19 basis that the screening is provided in conjunction with any other  
20 health care evaluation, treatment, or service.

21 The benefits shall be provided to the same extent as for any other  
22 condition under the health benefits plan, except that the carrier shall  
23 not impose on covered persons receiving these services any form of  
24 cost sharing, including, but not limited to, copayments, deductibles,  
25 or coinsurance.

26 This section shall apply to those health benefits plans in which  
27 the carrier has reserved the right to change the premium.

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29 8. A health maintenance organization contract for health care  
30 services that is delivered, issued, executed, or renewed in this State  
31 pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.), or approved for  
32 issuance or renewal in this State by the Commissioner of Banking  
33 and Insurance, on or after the effective date of this act, shall provide  
34 coverage for expenses incurred in screening adolescents between  
35 the ages of 12 and 18 for major depressive disorder, so long as  
36 screening for major depressive disorder in adolescents continues to  
37 receive a rating of "A" or "B" from the United States Preventative  
38 Services Task Force. Coverage shall not be denied solely on the  
39 basis that the screening is provided in conjunction with any other  
40 health care evaluation, treatment, or service.

41 The health care services shall be provided to the same extent as  
42 for any other condition under the contract, except that the health  
43 maintenance organization shall not impose on covered persons  
44 receiving these services any form of cost sharing, including, but not  
45 limited to, copayments, deductibles, or coinsurance.

46 This section shall apply to those contracts for health care  
47 services under which the right to change the schedule of charges for  
48 enrollee coverage is reserved.

1       9. The State Health Benefits Commission shall ensure that  
2 every contract purchased by the commission, on or after the  
3 effective date of this act, that provides hospital or medical expense  
4 benefits shall provide coverage for expenses incurred in screening  
5 adolescents between the ages of 12 and 18 for major depressive  
6 disorder, so long as screening for major depressive disorder in  
7 adolescents continues to receive a rating of “A” or “B” from the  
8 United States Preventative Services Task Force. Coverage shall not  
9 be denied solely on the basis that the screening is provided in  
10 conjunction with any other health care evaluation, treatment, or  
11 service.

12       The benefits shall be provided to the same extent as for any other  
13 condition under the contract, except that the contract shall not  
14 impose on covered persons receiving these services any form of  
15 cost sharing, including, but not limited to, copayments, deductibles,  
16 or coinsurance.

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18       10. The School Employees’ Health Benefits Commission shall  
19 ensure that every contract purchased by the commission, on or after  
20 the effective date of this act, that provides hospital or medical  
21 expense benefits shall provide coverage for expenses incurred in  
22 screening adolescents between the ages of 12 and 18 for major  
23 depressive disorder, so long as screening for major depressive  
24 disorder in adolescents continues to receive a rating of “A” or “B”  
25 from the United States Preventative Services Task Force. Coverage  
26 shall not be denied solely on the basis that the screening is provided  
27 in conjunction with any other health care evaluation, treatment, or  
28 service.

29       The benefits shall be provided to the same extent as for any other  
30 condition under the contract, except that the contract shall not  
31 impose on covered persons receiving these services any form of  
32 cost sharing, including, but not limited to, copayments, deductibles,  
33 or coinsurance.

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35       11. This act shall take effect on the 180th day after enactment  
36 and shall apply to policies or contracts issued or renewed on or after  
37 the effective date.

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#### STATEMENT

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42       The bill requires insurance coverage for expenses incurred in  
43 screening adolescents between the ages of 12 and 18 for major  
44 depressive disorder, so long as screening for major depressive disorder  
45 in adolescents continues to receive a rating of “A” or “B” from the  
46 United States Preventative Services Task Force. The bill would apply  
47 to hospital, medical, and health service corporations; commercial  
48 individual, small employer, and larger group insurers; health

1 maintenance organizations; and the State Health Benefits Program and  
2 the School Employees' Health Benefits Program. Coverage may not  
3 be denied solely on the basis that the screening is provided in  
4 conjunction with any other health care evaluation, treatment, or  
5 service.

6 The bill provides that the benefits are to be provided to the same  
7 extent as for any other condition under the contract or policy, except  
8 that the insurer may not impose on covered persons receiving these  
9 services any form of cost sharing, including, but not limited to,  
10 copayments, deductibles, or coinsurance.

11 Depression is associated with higher levels of stress and anxiety  
12 and can affect an adolescent's personal, school, work, social, and  
13 family life, leading to social isolation and other problems. Early  
14 diagnosis is essential to the effective treatment of depression in young  
15 people.

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20 Requires health benefits coverage for adolescent depression  
21 screenings.