

BILL ANALYSIS

Senate Research Center
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S.B. 1774
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AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

Post-traumatic stress disorder (PTSD) is an anxiety disorder that develops following exposure to a traumatic or life-threatening event, causing significant emotional distress and functional impairment. Anyone who has experienced such an event is at risk for developing PTSD, regardless of their age or gender. Examples of a traumatic event may include a serious automobile accident, military combat, natural disasters, the sudden death of a loved one, as well as sexual, physical, and emotional abuse.

Recovery from PTSD is an ongoing process for many survivors, often requiring the intervention of a mental health professional to return to their previous level of functioning. Mental health professionals are encouraged to conduct frequent suicide-risk assessments on individuals with PTSD as an increased risk for suicide is also associated with the disorder. Currently, large employer group health benefit plans are not required to provide coverage for PTSD as it is not listed as a serious mental illness in the Insurance Code, creating significant financial barriers to mental health care.

S.B. 1774 would amend current law to include PTSD as a serious mental illness, which would require large employer group health benefit plans to provide the same level of coverage for post-traumatic stress disorder as is already provided for other serious mental illnesses, such as major depressive disorder, bipolar disorder, obsessive compulsive disorder, and schizophrenia.

The inclusion of PTSD as a serious mental illness parallels changes in coverage required by the Affordable Care Act that began January 1, 2014. In addition, individuals covered under Medicaid, Medicare, and CHIP are already eligible to receive benefits for the treatment of PTSD.

As proposed, S.B. 1774 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, Insurance Code, by amending Subdivision (1) and adding Subdivision (5), as follows:

- (1) Redefines "serious mental illness."
- (5) Defines "posttraumatic stress disorder."

SECTION 2. Provides that a 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, 2016. Provides that a group health benefit plan that is delivered, issued for delivery, or renewed before January 1, 2016, 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, 2015.