

AN ACT concerning health benefits coverage for physical examinations, and supplementing various parts of the statutory law.

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

1. A hospital service corporation which provides hospital or medical expense benefits under a contract that is delivered, issued, executed, or renewed in this State or approved for issuance or renewal in this State, by the Commissioner of Banking and Insurance, on or after the effective date of this act, shall provide benefits under the contract for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The benefits shall be provided to the same extent as for any other preventive health care service under the contract.

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

2. A medical service corporation which provides hospital or medical expense benefits under a contract that is delivered, issued, executed, or renewed in this State or approved for issuance or renewal in this State, by the Commissioner of Banking and Insurance, on or after the effective date of this act, shall provide benefits under the contract for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The benefits shall be provided to the same extent as for any other preventive health care service under the contract.

This section shall apply to those medical service corporation contracts in which the medical service corporation has reserved the right to change the premium.

3. A health service corporation which provides hospital or medical expense benefits under a contract that is delivered, issued, executed, or renewed in this State or approved for issuance or renewal in this State, by the Commissioner of Banking and Insurance, on or after the effective date of this act, shall provide benefits under the contract for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The benefits shall be provided to the same extent as for any other preventive health care service under the contract.

This section shall apply to those health service corporation contracts in which the health service corporation has reserved the right to change the premium.

4. An individual health insurer which provides hospital or

medical expense benefits under a policy that is delivered, issued, executed, or renewed in this State or approved for issuance or renewal in this State, by the Commissioner of Banking and Insurance, on or after the effective date of this act, shall provide benefits under the policy for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The benefits shall be provided to the same extent as for any other preventive health care service under the policy.

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

5. A group health insurer which provides hospital or medical expense benefits under a policy that is delivered, issued, executed, or renewed in this State, or approved for issuance or renewal in this State by the Commissioner of Banking and Insurance, on or after the effective date of this act, shall provide benefits under the policy for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The benefits shall be provided to the same extent as for any other preventive health care service under the policy.

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

6. A certificate of authority to establish and operate a health maintenance organization in this State shall not be issued or continued on or after the effective date of this act by the Commissioner of Banking and Insurance unless the health maintenance organization provides health care services for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The health care services shall be provided to the same extent as for any other preventive health care service under the contract.

This section shall apply to those contracts for health care services by health maintenance organizations under which the health maintenance organization has reserved the right to change the schedule of charges for enrollee coverage.

7. Notwithstanding any other provision of law to the contrary, an individual health benefits plan that is delivered, issued, executed, renewed, or approved for issuance or renewal in this State pursuant to P.L.1992, c.161 (C.17B:27A-2 et seq.), or approved for issuance or renewal in this State by the Commissioner of Banking and Insurance, on or after the effective date of this act, shall provide benefits under the policy for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The benefits shall be provided to the same extent as for any other preventive health care service under the health benefits plan.

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

8. A small employer health benefits plan that provides hospital and medical expense benefits and is delivered, issued, executed, or renewed in this State pursuant to P.L.1992, c.162 (C.17B:27A-17 et seq.), on or after the effective date of this act, shall provide coverage for medically necessary expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The benefits shall be provided to the same extent as for any other preventive health care service under the health benefits plan.

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

9. Notwithstanding any other provision of law to the contrary, the State Health Benefits Commission shall ensure that every contract purchased by the commission on or after the effective date of this act that provides hospital or medical expense benefits shall provide benefits under the contract for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities

The benefits shall be provided to the same extent as for any other preventive health care service under the contract.

10. The School Employees' Health Benefits Commission shall ensure that every contract purchased by the commission on or after the effective date of this act that provides hospital or medical expense benefits shall provide benefits under the contract for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities

The benefits shall be provided to the same extent as for any other preventive health care service under the contract.

11. This act shall take effect on the 120th day following enactment and shall apply to policies or contracts issued or renewed on or after that date.

#### STATEMENT

This bill requires certain health insurers (health, hospital, and medical service corporations, commercial individual and group health insurers, health maintenance organizations, the State Health Benefits Program, and the School Employees' Health Benefits Program) to provide health benefits coverage for expenses for an annual physical examination for the purposes of pre-participation clearance for student athletic or camp activities.

The bill takes effect on the 120th day following enactment and applies to policies or contracts issued or renewed on or after that date.

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Requires health insurance coverage for certain student athlete physical examinations.