

Colorado's Mandated Health Insurance Provisions

COLORADO'S MANDATED HEALTH INSURANCE PROVISIONS		
<i>By Year Adopted/Effective</i>		
1965	Dependent children	C.R.S. 10-16-104(6)
1973	Services within scope of professional's license	C.R.S. 10-16-104(7)
1975	Newborn Coverage	C.R.S. 10-16-104(1)
	Congenital anomalies and defects	C.R.S. 10-16-104(1.7)
	Complications of pregnancy and childbirth	C.R.S. 10-16-104(2)
	Maternity care	C.R.S. 10-16-104(3)
	Mental illness - 45 days inpatient, 90 day outpatient	C.R.S. 10-16-104(5)
1976	Conversion and continuation of policies	C.R.S. 10-16-108
1977	State institution services for mental retardation	C.R.S. 10-16-219
1984	Offer of hospice and home health coverage	C.R.S. 10-16-104(8)
	Offer of alcoholism treatment under mental health coverage	C.R.S. 10-16-104(9)
1990	Low-dose mammography	C.R.S. 10-16-104(4)
1993	Prostate cancer screening	C.R.S. 10-16-104(10)
	Autism	C.R.S. 10-16-104.5
1994	Limitations of pre-existing condition provisions	C.R.S. 10-16-118
	Adopted children	C.R.S. 10-16-104(6.5)
	Medicaid recipients	C.R.S. 10-16-104(6.7)
	Childhood immunizations	C.R.S. 10-16-104(1.5)
	Offer of Basic and Standard for small group market	C.R.S. 10-16-105(7.3)
	Small market guaranteed renewability	C.R.S. 10-16-105(3)
	Business groups of One eligibility	C.R.S. 10-16-102(6) and 10-16-105(7.3)
	Guaranteed issue of basic or standard for small groups	C.R.S. 10-16-105(7.3)
1995	Child health supervision services	C.R.S. 10-16-104(11)
1996	48 hour hospitalization after birth	C.R.S. 10-16-104(1)(b)
	96 hour hospitalization after C-Section	C.R.S. 10-16-104(1)(b)
	Direct access to obstetrician	C.R.S. 10-16-107(5)
	Required contract provisions with providers	C.R.S. 10-16-121(1)
1997	Procedures for denial of benefits	C.R.S. 10-16-113
	Biologically-based mental illnesses	C.R.S. 10-16-104(5.5)
	Standing referrals to network providers	C.R.S. 10-16-705(14)(b)
	Health benefits description forms	C.R.S. 10-16-108.5
	Consumer protections for managed care; network adequacy and contract requirements for participating providers	C.R.S. 10-16-701 et seq.
	Presumption of coverage for intractable pain	C.R.S. 10-16-107(7)
1998	Diabetes equipment, supplies, self-management	C.R.S. 10-16-104(13)
	Hospitalization and general anesthesia for dental procedures for children	C.R.S. 10-16-104(12)
	Pharmacy open network requirements	C.R.S. 10-16-122
1999	Cleft palate	C.R.S. 10-16-104(1)(c)(II)
	Prompt payment to providers requirements	C.R.S. 10-16-106.5
	Physical, occupational, and speech therapy for congenital defects up to age 5	C.R.S. 10-16-104(1.7) - amended by SB07-04
	Continuing care on return to home where services are provided	C.R.S. 10-16-413.5
	Independent external review of benefit denials	C.R.S. 10-16-113.5
2000	Direct access to eye care services	C.R.S. 10-16-107(5.5)

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	Prosthetic devices equal to Medicare coverage	C.R.S. 10-16-104(14)
2001	Medical food for inherited enzymatic disorders, i.e. PKU	C.R.S. 10-16-104(1)(c)(III)
	Telemedicine in areas of less than 150,000 residents	C.R.S. 10-16-123
2002	Alcoholism treatment coordinated with mental health benefits	C.R.S. 10-16-104.7
	Rural area non-discrimination in reimbursement for advanced practice nurses	C.R.S. 10-16-125
	Prescription information cards	C.R.S. 10-16-124
2003	Basic small group health plan mandate - life without coverage for mammography, non-biologically based mental illness, offers of hospice and alcoholism coverage, prostate cancer screening and hospitalization and general anesthesia for dental procedures for dependent children	C.R.S. 10-16-104(15) and 10-16-105(7.2)(b)(I) - amended by SB07-78
2004	Prohibition on refusal to issue or renew based on prior kidney donation	C.R.S. 10-16-107(8)
2005	Dependent coverage to age 25	C.R.S. 10-16-104.3
	Acceptance of assignment of benefits	C.R.S. 10-16-106.7
2006	Prohibition on court ordered mental health exclusion	C.R.S. 10-16-104.8
	Prohibition on limitation or exclusion of benefits due to intoxication or use of controlled substance	C.R.S. 10-16-214(8)
2007	Requirement to issue coverage to an individual in the military who has been called to active duty but not started	C.R.S. 10-16-104(16)
	HPV vaccine under COC guidelines	C.R.S. 10-16-104(17)
	Early childhood intervention services	C.R.S. 10-16-104(1.3)
2008	Preventive services (colorectal cancer screening)	C.R.S. 10-16-104(18)
	Hearing aids for children	C.R.S. 10-16-104(19)

Laws enacted with rate impact

2008

HB08-1389 Prior approval of rates

SB08-135 Standardized ID cards

SB08-057 Hearing aids for minors

HB08-1410 Preventive services for colorectal cancer

HB08-1393 Consumer health care transparency (top 25 Dxs to DoI Website)

HB08-1407 Conduct of Insurers (Private right of action, lowers burden of judicial review, decreases incentives to investigate claim before payment)

HB08-1020 Costs in civil actions (creates incentives to be the first to file suit in a dispute)

2007

HB07-036 Mental health parity for groups over 50 (adds 8 diagnoses to current 6 biologically-based diagnoses treated at benefit parity)

SB07-079 Standard form for health care provider contracts

2005

HB05-1101 Dependent children to age 25

HB05-1312 Uniform employee application for small group

2004

HB04-1354 Require use of Uniform Provider Credentialing Form

2003

HB03-1188 Transition to tort in auto insurance