Governor Chris Christie Delivers Draft Legislation to Allow Immediate Treatment for Diagnosed Drug Addictions Without Prior Authorization by Insurance Carriers

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Contact: Brian Murray
609-777-2600

Trenton, NJ – Governor Chris Christie delivered draft legislation today mandating that people seeking immediate treatment for diagnosed substance abuse disorders should no longer wait for prior authorization from their insurance carriers, making good on a promise he made during his State of the State address earlier this month.

“When a person who is in the throes of a deadly drug addiction realizes he or she needs help, they should not be blocked at the treatment center doors because their insurance carrier requires a prior evaluation that could take weeks to complete. Their lives hang in the balance; they cannot wait, which is why I am expediting the legislative process by delivering a draft bill to legislators who are eager to introduce it,” said Governor Christie.

The proposed legislation carries multiple provisions, including:

• No one will be turned away for insurance reasons from treatment if a licensed provider prescribes substance abuse disorder treatment

• Insurance coverage for treatment of a substance abuse disorder will be required and any waiting period that could derail a person’s recovery will be eliminated

• No longer will lives be put at risk by layers of needless bureaucracy; people diagnosed with a substance abuse disorder will have covered treatment for 180 days, starting the day they need it, including long term out-patient treatment with no interference from their carrier

• Covered medication-assisted treatments will be required to be provided without the imposition of prior approval from a carrier

• Onerous pre-payment obligations imposed by providers will be prohibited, and instead, patients will only be required to pay their copayment, deductible or co-insurance for their treatment

• In addition, treatment for substance abuse disorders must be covered by the carrier to the same extent as any other covered medical condition without increased copayments, deductibles or co-insurance

• The Office of Attorney General will be tasked with monitoring this system to prevent waste, fraud or abuse, and to ensure providers are not improperly treating patients or filling beds that could be used by others in need of treatment.