

**Second Regular Session  
Seventy-second General Assembly  
STATE OF COLORADO**

**REENGROSSED**

*This Version Includes All Amendments  
Adopted in the House of Introduction*

LLS NO. 20-0112.01 Christy Chase x2008

**HOUSE BILL 20-1086**

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**HOUSE SPONSORSHIP**

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**SENATE SPONSORSHIP**

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**House Committees**

Health & Insurance  
Appropriations

**Senate Committees**

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**A BILL FOR AN ACT**

101      **CONCERNING HEALTH INSURANCE COVERAGE FOR AN ANNUAL MENTAL**  
102                    **HEALTH WELLNESS EXAMINATION PERFORMED BY A QUALIFIED**  
103                    **MENTAL HEALTH CARE PROVIDER, AND, IN CONNECTION**  
104                    **THEREWITH, MAKING AN APPROPRIATION.**

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**Bill Summary**

*(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)*

The bill adds a requirement, as part of mandatory health insurance coverage of preventive health care services, that health plans cover an annual mental health wellness examination of up to 60 minutes that is

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
*Capital letters or bold & italic numbers indicate new material to be added to existing statute.*  
*Dashes through the words indicate deletions from existing statute.*

HOUSE  
3rd Reading Unamended  
February 20, 2020

HOUSE  
Amended 2nd Reading  
February 19, 2020

- performed by a qualified mental health care provider. The coverage must:
- ! Be comparable to the coverage of a physical examination;
  - ! Comply with the requirements of federal mental health parity laws; and
  - ! Not require any deductibles, copayments, or coinsurance for the mental health wellness examination.
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1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1. Legislative declaration.** (1) The general assembly  
3 finds and determines that:

4 (a) Prevention and early identification of mental health issues can  
5 lead to better outcomes for families and all people throughout their lives;

6 (b) Mental health conditions that occur in youth before the age of  
7 six can interfere with emotional, cognitive, and physical development;

8 (c) The number of aging adults who have a mental health  
9 condition is expected to double to fifteen million in the next two decades,  
10 leading to increased health care use and higher health care costs;

11 (d) With an increase in suicide and the number of overdose deaths  
12 on the rise, it is imperative for Colorado to increase access to preventive  
13 annual mental health wellness examinations;

14 (e) Annual mental health wellness examinations help identify  
15 potential mental health issues early on and allow individuals to be offered  
16 services and supports to address their needs before an issue progresses or  
17 becomes a crisis;

18 (f) Primary care providers are important in early detection of  
19 mental health issues but often lack the ability to provide adequate  
20 education, consultation, and treatment options to clients in need of further  
21 mental health support; and

22 (g) Therefore, it is imperative that our system works to integrate

1 and colocate mental health services in primary care settings and opens  
2 access to annual mental health wellness exams for all Coloradans, starting  
3 at the prenatal phase through the end of life.

4 **SECTION 2.** In Colorado Revised Statutes, 10-16-104, **amend**  
5 (18)(a)(I) introductory portion; and **add** (18)(b.7), (18)(c)(III.7), and  
6 (18)(c)(III.9) as follows:

7 **10-16-104. Mandatory coverage provisions - definitions -**  
8 **rules.** (18) **Preventive health care services.** (a) (I) The following  
9 policies and contracts that are ~~delivered~~, issued OR renewed ~~or reinstated~~  
10 ~~on or after January 1, 2010~~, IN THIS STATE must provide coverage for the  
11 total cost of the preventive health care services specified in ~~paragraph (b)~~  
12 ~~of this subsection (18)~~ SUBSECTIONS (18)(b) AND (18)(b.7) OF THIS  
13 SECTION:

14 (b.7) THE COVERAGE REQUIRED BY THIS SUBSECTION (18) MUST  
15 INCLUDE AN ANNUAL MENTAL HEALTH WELLNESS EXAMINATION OF UP TO  
16 SIXTY MINUTES THAT IS PERFORMED BY A QUALIFIED MENTAL HEALTH  
17 CARE PROVIDER. THE COVERAGE FOR AN ANNUAL MENTAL HEALTH  
18 WELLNESS EXAMINATION MUST BE NO LESS EXTENSIVE THAN THE  
19 COVERAGE PROVIDED FOR A PHYSICAL EXAMINATION AND MUST COMPLY  
20 WITH THE REQUIREMENTS OF THE MHPAEA.

21 (c) For purposes of this subsection (18):

22 (III.7) "MENTAL HEALTH WELLNESS EXAMINATION" MEANS AN  
23 EXAMINATION THAT INCLUDES SERVICES SUCH AS A BEHAVIORAL HEALTH  
24 SCREENING; EDUCATION AND CONSULTATION ON HEALTHY LIFESTYLE  
25 CHANGES; REFERRALS TO ONGOING TREATMENT, MENTAL HEALTH  
26 SERVICES, AND OTHER SUPPORTS; AND DISCUSSION OF POTENTIAL OPTIONS  
27 FOR MEDICATION.

- 1 (III.9) "QUALIFIED MENTAL HEALTH CARE PROVIDER" MEANS:  
2 (A) A PHYSICIAN LICENSED TO PRACTICE MEDICINE PURSUANT TO  
3 ARTICLE 240 OF TITLE 12 WHO HAS SPECIFIC BOARD CERTIFICATION OR  
4 TRAINING IN PSYCHIATRY OR OTHER MENTAL OR BEHAVIORAL HEALTH  
5 CARE AREAS;  
6 (B) A PHYSICIAN ASSISTANT LICENSED PURSUANT TO ARTICLE 240  
7 OF TITLE 12 WHO HAS TRAINING IN PSYCHIATRY OR MENTAL HEALTH;  
8 (C) A PSYCHOLOGIST LICENSED PURSUANT TO PART 3 OF ARTICLE  
9 245 OF TITLE 12;  
10 (D) A CLINICAL SOCIAL WORKER LICENSED PURSUANT TO PART 4  
11 OF ARTICLE 245 OF TITLE 12;  
12 (E) A MARRIAGE AND FAMILY THERAPIST LICENSED PURSUANT TO  
13 PART 5 OF ARTICLE 245 OF TITLE 12;  
14 (F) A PROFESSIONAL COUNSELOR LICENSED PURSUANT TO PART 6  
15 OF ARTICLE 245 OF TITLE 12;  
16 (G) AN ADDICTION COUNSELOR LICENSED PURSUANT TO PART  
17 8 OF ARTICLE 245 OF TITLE 12; OR  
18 (H) AN ADVANCED PRACTICE NURSE, AS DEFINED IN SECTION  
19 12-255-104 (1), WITH SPECIFIC TRAINING IN PSYCHIATRIC NURSING.

20 **SECTION 3. Appropriation.** For the 2020-21 state fiscal year,  
21 \$13,347 is appropriated to the department of regulatory agencies for use  
22 by the division of insurance. This appropriation is from the division of  
23 insurance cash fund created in section 10-1-103 (3), C.R.S., and is based  
24 on an assumption that the division will require an additional 0.2 FTE. To  
25 implement this act, the division may use this appropriation for personal  
26 services.

27 **SECTION 4. Act subject to petition - effective date -**

1     **applicability.** (1) This act takes effect at 12:01 a.m. on the day following  
2     the expiration of the ninety-day period after final adjournment of the  
3     general assembly (August 5, 2020, if adjournment sine die is on May 6,  
4     2020); except that, if a referendum petition is filed pursuant to section 1  
5     (3) of article V of the state constitution against this act or an item, section,  
6     or part of this act within such period, then the act, item, section, or part  
7     will not take effect unless approved by the people at the general election  
8     to be held in November 2020 and, in such case, will take effect on the  
9     date of the official declaration of the vote thereon by the governor.

10           (2) This act applies to policies and contracts issued or renewed on  
11     or after January 1, 2022.