AN ACT concerning insurance coverage for preventive services 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. A hospital service corporation contract that provides
hospital or medical expense benefits and 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
coverage, without requiring any cost sharing, for the following
preventive services:

   (1) evidence-based items or services that have in effect a rating
of "A" or "B" in the current recommendations of the United States
Preventive Services Task Force;

   (2) immunizations that have in effect a recommendation from
the Advisory Committee on Immunization Practices of the Centers
for Disease Control and Prevention;

   (3) with respect to infants, children, and adolescents, evidence-
informed preventive care and screenings provided for in the
comprehensive guidelines supported by the Health Resources and
Services Administration; and

   (4) with respect to women, any additional preventive care and
screenings not described in paragraph (1) as provided for in the
comprehensive guidelines supported by the Health Resources and
Services Administration.

b. ¹(1) Except as provided in paragraph (2) of this subsection,
nothing in this section shall:

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is
not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.
Matter enclosed in superscript numerals has been adopted as follows:
¹Senate SBA committee amendments adopted January 6, 2020.
require a contract which has a network of providers to provide
benefits for items or services described in subsection a. of this section
that are delivered by an out-of-network provider; or
(b) preclude a contract which has a network of providers from
imposing cost-sharing requirements for items or services described in
subsection a. of this section that are delivered by an out-of-network
provider.
(2) If a contract does not have in its network a provider who can
provide an item or service described in subsection a. of this section,
the contract shall cover the item or service when performed by an out-
of-network provider, and shall not impose cost sharing with respect to
that item or service.
  (1) A contract shall provide coverage for an item or service
described in subsection a. of this section for plan years that begin on or
after the date that is one year after the date the recommendation or
guideline is issued.
(2) (a) Except as provided in subparagraph (b) of this paragraph, a
contract that is required to provide coverage for an item or service
described in subsection a. of this section on the first day of a plan year
shall provide coverage for that item or service through the last day of
the plan year.
  (b) The commissioner may remove a coverage requirement for an
item or service during a plan year if the recommendation or guideline
changes or is no longer described in subsection a. of this section.
d. The provisions of 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. A medical service corporation contract that provides
hospital or medical expense benefits and 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
coverage, without requiring any cost sharing, for the following
preventive services:
  (1) evidence-based items or services that have in effect a rating
of "A" or "B" in the current recommendations of the United States
Preventive Services Task Force;
  (2) immunizations that have in effect a recommendation from
the Advisory Committee on Immunization Practices of the Centers
for Disease Control and Prevention;
  (3) with respect to infants, children, and adolescents, evidence-
  informed preventive care and screenings provided for in the
comprehensive guidelines supported by the Health Resources and
Services Administration; and
  (4) with respect to women, any additional preventive care and
screenings not described in paragraph (1) as provided for in the
comprehensive guidelines supported by the Health Resources and Services Administration.

b. 1(1) Except as provided in paragraph (2) of this subsection, nothing in this section shall:

(a) require a contract which has a network of providers to provide benefits for items or services described in subsection a. of this section that are delivered by an out-of-network provider; or

(b) preclude a contract which has a network of providers from imposing cost-sharing requirements for items or services described in subsection a. of this section that are delivered by an out-of-network provider.

(2) If a contract does not have in its network a provider who can provide an item or service described in subsection a. of this section, the contract shall cover the item or service when performed by an out-of-network provider, and shall not impose cost sharing with respect to that item or service.

c. (1) A contract shall provide coverage for an item or service described in subsection a. of this section for plan years that begin on or after the date that is one year after the date the recommendation or guideline is issued.

(2) (a) Except as provided in subparagraph (b) of this paragraph, a contract that is required to provide coverage for an item or service described in subsection a. of this section on the first day of a plan year shall provide coverage for that item or service through the last day of the plan year.

(b) The commissioner may remove a coverage requirement for an item or service during a plan year if the recommendation or guideline changes or is no longer described in subsection a. of this section.

d. 1 The provisions of 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. A health service corporation contract that provides hospital or medical expense benefits and 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 coverage, without requiring any cost sharing, for the following preventive services:

(1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;

(2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;

(3) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the
comprehensive guidelines supported by the Health Resources and
Services Administration; and
(4) with respect to women, any additional preventive care and
screenings not described in paragraph (1) as provided for in the
comprehensive guidelines supported by the Health Resources and
Services Administration.

b. *(1) Except as provided in paragraph (2) of this subsection, nothing in this section shall:
(a) require a contract which has a network of providers to provide
benefits for items or services described in subsection a. of this section
that are delivered by an out-of-network provider; or
(b) preclude a contract which has a network of providers from
imposing cost-sharing requirements for items or services described in
subsection a. of this section that are delivered by an out-of-network
provider.
(2) If a contract does not have in its network a provider who can
provide an item or service described in subsection a. of this section,
the contract shall cover the item or service when performed by an out-
of-network provider, and shall not impose cost sharing with respect to
that item or service.

c. *(1) A contract shall provide coverage for an item or service
described in subsection a. of this section for plan years that begin on or
after the date that is one year after the date the recommendation or
guideline is issued.
(2) *(a) Except as provided in subparagraph (b) of this paragraph, a
contract that is required to provide coverage for an item or service
described in subsection a. of this section on the first day of a plan year
shall provide coverage for that item or service through the last day of
the plan year.
(b) The commissioner may remove a coverage requirement for an
item or service during a plan year if the recommendation or guideline
changes or is no longer described in subsection a. of this section.

d. *(r) The provisions of 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. a. An individual health insurer policy that provides hospital
or medical expense benefits and 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 coverage, without
requiring any cost sharing, for the following preventive services:
(1) evidence-based items or services that have in effect a rating
of "A" or "B" in the current recommendations of the United States
Preventive Services Task Force;
(2) immunizations that have in effect a recommendation from
the Advisory Committee on Immunization Practices of the Centers
for Disease Control and Prevention;
with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and

(4) with respect to women, any additional preventive care and screenings not described in paragraph (1) as provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.

b. (1) Except as provided in paragraph (2) of this subsection, nothing in this section shall:

   (a) require a policy which has a network of providers to provide benefits for items or services described in subsection a. of this section that are delivered by an out-of-network provider; or

   (b) preclude a policy which has a network of providers from imposing cost-sharing requirements for items or services described in subsection a. of this section that are delivered by an out-of-network provider.

(2) If a policy does not have in its network a provider who can provide an item or service described in subsection a. of this section, the policy shall cover the item or service when performed by an out-of-network provider, and shall not impose cost sharing with respect to that item or service.

c. (1) A policy shall provide coverage for an item or service described in subsection a. of this section for plan years that begin on or after the date that is one year after the date the recommendation or guideline is issued.

(2) (a) Except as provided in subparagraph (b) of this paragraph, a policy that is required to provide coverage for an item or service described in subsection a. of this section on the first day of a plan year shall provide coverage for that item or service through the last day of the plan year.

   (b) The commissioner may remove a coverage requirement for an item or service during a plan year if the recommendation or guideline changes or is no longer described in subsection a. of this section.

d.1 This section shall apply to those policies in which the insurer has reserved the right to change the premium.

5. a. A group health insurer policy that provides hospital or medical expense benefits and 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 coverage, without requiring any cost sharing, for the following preventive services:

   (1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
(2) immunizations that have in effect a recommendation from
the Advisory Committee on Immunization Practices of the Centers
for Disease Control and Prevention;
(3) with respect to infants, children, and adolescents, evidence-

informed preventive care and screenings provided for in the
comprehensive guidelines supported by the Health Resources and
Services Administration; and
(4) with respect to women, any additional preventive care and
screenings not described in paragraph (1) as provided for in the
comprehensive guidelines supported by the Health Resources and
Services Administration.

b. 1(1) Except as provided in paragraph (2) of this subsection,
nothing in this section shall:
   (a) require a policy which has a network of providers to provide
benefits for items or services described in subsection a. of this section
that are delivered by an out-of-network provider; or
   (b) preclude a policy which has a network of providers from
imposing cost-sharing requirements for items or services described in
subsection a. of this section that are delivered by an out-of-network
provider.

(2) If a policy does not have in its network a provider who can
provide an item or service described in subsection a. of this section,
the policy shall cover the item or service when performed by an out-
of-network provider, and shall not impose cost sharing with respect to
that item or service.

c. 1(1) A policy shall provide coverage for an item or service
described in subsection a. of this section for plan years that begin on or
after the date that is one year after the date the recommendation or
guideline is issued.
   (2) (a) Except as provided in subparagraph (b) of this paragraph, a
policy that is required to provide coverage for an item or service
described in subsection a. of this section on the first day of a plan year
shall provide coverage for that item or service through the last day of
the plan year.
   (b) The commissioner may remove a coverage requirement for an
item or service during a plan year if the recommendation or guideline
changes or is no longer described in subsection a. of this section.

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

6.   a. An individual health benefits plan that provides hospital
or medical expense benefits and 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 coverage, without
requiring any cost sharing, for the following preventive services:
(1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
(2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
(3) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and
(4) with respect to women, any additional preventive care and screenings not described in paragraph (1) as provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.

b. "(1) Except as provided in paragraph (2) of this subsection, nothing in this section shall:
(a) require a plan which has a network of providers to provide benefits for items or services described in subsection a. of this section that are delivered by an out-of-network provider; or
(b) preclude a plan which has a network of providers from imposing cost-sharing requirements for items or services described in subsection a. of this section that are delivered by an out-of-network provider.

(2) If a plan does not have in its network a provider who can provide an item or service described in subsection a. of this section, the plan shall cover the item or service when performed by an out-of-network provider, and shall not impose cost sharing with respect to that item or service.

c. "(1) A plan shall provide coverage for an item or service described in subsection a. of this section for plan years that begin on or after the date that is one year after the date the recommendation or guideline is issued.
(2) (a) Except as provided in subparagraph (b) of this paragraph, a plan that is required to provide coverage for an item or service described in subsection a. of this section on the first day of a plan year shall provide coverage for that item or service through the last day of the plan year.
(b) The commissioner may remove a coverage requirement for an item or service during a plan year if the recommendation or guideline changes or is no longer described in subsection a. of this section.

d. "This section shall apply to all individual health benefits plans in which the carrier has reserved the right to change the premium.

7. a. An small employer health benefits plan that provides hospital or medical expense benefits and 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 coverage, without requiring any cost sharing, for the following preventive services:

(1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;

(2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;

(3) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and

(4) with respect to women, any additional preventive care and screenings not described in paragraph (1) as provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.

b. 1(1) Except as provided in paragraph (2) of this subsection, nothing in this section shall:

(a) require a plan which has a network of providers to provide benefits for items or services described in subsection a. of this section that are delivered by an out-of-network provider; or

(b) preclude a plan which has a network of providers from imposing cost-sharing requirements for items or services described in subsection a. of this section that are delivered by an out-of-network provider.

(2) If a plan does not have in its network a provider who can provide an item or service described in subsection a. of this section, the plan shall cover the item or service when performed by an out-of-network provider, and shall not impose cost sharing with respect to that item or service.

c. (1) A plan shall provide coverage for an item or service described in subsection a. of this section for plan years that begin on or after the date that is one year after the date the recommendation or guideline is issued.

(2) (a) Except as provided in subparagraph (b) of this paragraph, a plan that is required to provide coverage for an item or service described in subsection a. of this section on the first day of a plan year shall provide coverage for that item or service through the last day of the plan year.

(b) The commissioner may remove a coverage requirement for an item or service during a plan year if the recommendation or guideline changes or is no longer described in subsection a. of this section.

d. This section shall apply to all small employer health benefits plans in which the carrier has reserved the right to change the premium.
8. a. A health maintenance organization contract that provides hospital or medical expense benefits and 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 coverage, without requiring any cost sharing, for the following preventive services:
   (1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
   (2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
   (3) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and
   (4) with respect to women, any additional preventive care and screenings not described in paragraph (1) as provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.

b. Except as provided in paragraph (2) of this subsection, nothing in this section shall:
   (a) require a contract which has a network of providers to provide benefits for items or services described in subsection a. of this section that are delivered by an out-of-network provider; or
   (b) preclude a contract which has a network of providers from imposing cost-sharing requirements for items or services described in subsection a. of this section that are delivered by an out-of-network provider.

(2) If a contract does not have in its network a provider who can provide an item or service described in subsection a. of this section, the contract shall cover the item or service when performed by an out-of-network provider, and shall not impose cost sharing with respect to that item or service.

c. (1) A contract shall provide coverage for an item or service described in subsection a. of this section for plan years that begin on or after the date that is one year after the date the recommendation or guideline is issued.

(2) (a) Except as provided in subparagraph (b) of this paragraph, a contract that is required to provide coverage for an item or service described in subsection a. of this section on the first day of a plan year shall provide coverage for that item or service through the last day of the plan year.

(b) The commissioner may remove a coverage requirement for an item or service during a plan year if the recommendation or guideline changes or is no longer described in subsection a. of this section.
d. The provisions of this section shall apply to those contracts in which the health maintenance organization has reserved the right to change the premium.

9. 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 coverage, without requiring any cost sharing, for the following preventive services:

   (1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
   (2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
   (3) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and
   (4) with respect to women, any additional preventive care and screenings not described in paragraph (1) as provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.

b. (1) Except as provided in paragraph (2) of this subsection, nothing in this section shall:

   (a) require a contract which has a network of providers to provide benefits for items or services described in subsection a. of this section that are delivered by an out-of-network provider; or
   (b) preclude a contract which has a network of providers from imposing cost-sharing requirements for items or services described in subsection a. of this section that are delivered by an out-of-network provider.

   (2) If a contract does not have in its network a provider who can provide an item or service described in subsection a. of this section, the contract shall cover the item or service when performed by an out-of-network provider, and shall not impose cost sharing with respect to that item or service.

   c. (1) A contract shall provide coverage for an item or service described in subsection a. of this section for plan years that begin on or after the date that is one year after the date the recommendation or guideline is issued.

   (2) (a) Except as provided in subparagraph (b) of this paragraph, a contract that is required to provide coverage for an item or service described in subsection a. of this section on the first day of a plan year shall provide coverage for that item or service through the last day of the plan year.
(b) The commissioner may remove a coverage requirement for an item or service during a plan year if the recommendation or guideline changes or is no longer described in subsection a. of this section.  

10. A 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 coverage, without requiring any cost sharing, for the following preventive services:

   (1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
   (2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
   (3) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and
   (4) with respect to women, any additional preventive care and screenings not described in paragraph (1) as provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.

b. (1) Except as provided in paragraph (2) of this subsection, nothing in this section shall:

   (a) require a contract which has a network of providers to provide benefits for items or services described in subsection a. of this section that are delivered by an out-of-network provider; or
   (b) preclude a contract which has a network of providers from imposing cost-sharing requirements for items or services described in subsection a. of this section that are delivered by an out-of-network provider.

(2) If a contract does not have in its network a provider who can provide an item or service described in subsection a. of this section, the contract shall cover the item or service when performed by an out-of-network provider, and shall not impose cost sharing with respect to that item or service.

c. (1) A contract shall provide coverage for an item or service described in subsection a. of this section for plan years that begin on or after the date that is one year after the date the recommendation or guideline is issued.

(2) (a) Except as provided in subparagraph (b) of this paragraph, a contract that is required to provide coverage for an item or service described in subsection a. of this section on the first day of a plan year shall provide coverage for that item or service through the last day of the plan year;
(b) The commissioner may remove a coverage requirement for an item or service during a plan year if the recommendation or guideline changes or is no longer described in subsection a. of this section.

11. This act shall take effect on the 90th day next following enactment and shall apply to policies or contracts issued or renewed on or after the effective date.

Requires health benefits coverage for certain preventive services.