

Missouri changes insurance requirements for eating disorders

28 June 2015, by Summer Ballentine

Missouri is set to be the first state in the nation to spell out the type of eating disorder treatments that insurance companies must cover, a move advocates say will ensure families have access to care for not just the physical aspect but also the underlying mental issues.

Families of those struggling with eating disorders such as anorexia and bulimia have complained for years that patients are kicked out of treatment prematurely and risk relapsing, despite Missouri's current laws mandating [insurance companies](#) to cover treatment of mental illnesses the same way physical ailments are.

Paying for continued treatment out-of-pocket can be too expensive for some families, which a bill signed this month by Gov. Jay Nixon aims to keep from happening. The new law, which will go into effect in August, could pave the way for similar policies in other states, according to Kerry Dolan, who leads the legislative advocacy program of the National Eating Disorders Association.

Dolan said while other states have vague laws requiring treatment of eating disorders, Missouri's law is the first she knows of to fully define treatment that must be covered by insurance companies.

What the measure does is fix a gap in what insurance companies should pay for and what's actually being covered, Missouri Eating Disorders Association board President Annie Seals said.

Health insurers will be required to cover "medically necessary" mental and physical treatment of [eating disorders](#) provided by licensed experts. Weight can't be the sole factor in determining if someone no longer needs help, something Seals said isn't necessarily an indication of someone's health. Seals' daughter struggled with both binge eating and anorexia, going through several bouts of treatment before she fully recovered.

The "medically necessary" language is the result of compromise between lawmakers and insurers, who for years resisted changes they thought could increase costs, bill sponsor Sen. David Pearce, R-Warrensburg, said.

No formal fiscal analysis has been done on the costs to the private sector, but Missouri Insurance Coalition lobbyist Stephen Witte said the expense should be minimal. Insurance companies will have until 2017 to implement the change in plans.

The steep cost of treatment was an issue for former Missouri state Rep. Rick Stream, whose 18-year-old daughter Katie had anorexia and died nearly two decades ago in her sleep when her potassium levels dropped so low that her heart stopped beating and couldn't restart.

Stream and his wife had been planning to enroll her in an expected two months of [treatment](#), an impending bill of \$60,000, more than a year's pay for Stream. "We would have mortgaged the house had we known she was too close to death," he said.

He hopes the Missouri bill—signed into law days before June 23, which would have been Katie's 38th birthday—will save other families from similar heartbreak.

"As a Christian, I've always believed God has a reason," said Stream, who pushed for more insurance coverage during his six years in the Legislature. "As much as we love her, her story is changing lives now."

More information: Eating disorders insurance bill is SB 145.

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APA citation: Missouri changes insurance requirements for eating disorders (2015, June 28) retrieved 20 October 2021 from <https://medicalxpress.com/news/2015-06-missouri-requirements-disorders.html>

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