

 <b>KENTUCKY YMCA YOUTH ASSOCIATION KENTUCKY YOUTH ASSEMBLY Legislative Bill</b>	<b>Blue   Bill # SB 31</b>						
	<b>Referred to Committee: Senate 3</b>						
<b>Authors:</b> Claire Church, Emma Hundley, Claire McDonald	<b>Action on the Bill</b>  <table> <tr> <td><b>House</b></td> <td><b>Senate</b></td> </tr> <tr> <td>___ <input type="checkbox"/> Passed</td> <td>___ <input type="checkbox"/> Passed</td> </tr> <tr> <td>___ <input type="checkbox"/> Defeated</td> <td>___ <input type="checkbox"/> Defeated</td> </tr> </table>	<b>House</b>	<b>Senate</b>	___ <input type="checkbox"/> Passed	___ <input type="checkbox"/> Passed	___ <input type="checkbox"/> Defeated	___ <input type="checkbox"/> Defeated
<b>House</b>		<b>Senate</b>					
___ <input type="checkbox"/> Passed		___ <input type="checkbox"/> Passed					
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<b>School:</b> Sacred Heart Academy							
<b>City:</b> Louisville							

1 An act to require health insurance companies to cover expenses involving eating disorders.

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3 **Be it enacted by the Youth Assembly of the Commonwealth of Kentucky**

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5 Section I: An eating disorder is a physiological disorder that affects a person mentally and physically. Those  
6 who suffer from this disorder have a difficulty with maintaining a healthy body weight and intake of food.  
7 This bill will require insurance companies in Kentucky to cover expenses involving eating disorders. The  
8 McCarran-Ferguson Act became law in 1945, placing insurance within the purview of the states. This bill will  
9 apply to all eating disorders such as anorexia nervosa, bulimia nervosa, etc as diagnosed by a doctor,  
10 psychiatrist, or clinical psychologist.

11  
12 Section II: Over 8 million men and women in the US have an eating disorder; However, only 1 in 10 of these  
13 people receive treatment in part due to the lack of insurance coverage. Of all mental illnesses, eating  
14 disorders have the highest mortality rate with around 20% of cases being fatal. With treatment this number  
15 can drop to 2-3%.

16  
17 Section III: This bill will require insurance companies to cover any physical and/or psychological expenses  
18 directly connected with eating disorders, such as hospitalization and therapy. Expenses for therapy, including  
19 rehabilitation programs and sessions with psychiatrists or psychologists, will only be covered at the  
20 preferred provider locations - those approved by individual insurance companies. If the patient's condition  
21 has not improved and the doctor or psychiatrist deems it necessary, the companies will be required to cover  
22 residential treatment until the patient can function without residential care. Residential or inpatient care are  
23 centers where patients can live receive the attention or psychiatrists who specialize in the recovery of  
24 adolescents and adults who suffer from eating disorders.

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26 Section IV: The Kentucky Department of Insurance currently regulates insurance companies and will  
27 continue to do so by enforcing this bill upon passage.

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29 Section VI: This bill will go into effect 6 months after passage.