

**GENERAL ASSEMBLY OF NORTH CAROLINA**

**SESSION 1993**

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HOUSE BILL 1141

Short Title: MH Insurance Check.

(Public)

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Sponsors: Representatives Alexander; D. Brown, Church, Hill, H. Hunter, James, Jenkins, and Richardson.

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Referred to: Insurance.

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April 19, 1993

A BILL TO BE ENTITLED

1 AN ACT TO ENSURE THAT AN INDIVIDUAL WHO HAS RECEIVED MENTAL  
2 HEALTH SERVICES IS NOT PREJUDICED WHEN APPLYING FOR  
3 INSURANCE.  
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5 The General Assembly of North Carolina enacts:

6 Section 1. The Commissioner of Insurance shall ensure that an individual  
7 who has received mental health services is not automatically prejudiced when applying  
8 for insurance of any sort issued in this State. The Commissioner shall ensure that the  
9 standard background checks required of all applicants take into consideration the fact  
10 that an individual who has had mental health services and treatment in the past and is no  
11 longer receiving them is far more likely to be mentally well than is an individual who  
12 has never sought these treatments or services and who will have no such treatments or  
13 services show upon the routine background check but who very well may have been in  
14 need of these treatments or services for a considerable time.

15 The Commissioner shall adopt the rules required to implement this act upon  
16 consultation with the Division of Mental Health, Developmental Disabilities, and  
17 Substance Abuse Services, Department of Human Resources.

18 Sec. 2. This act becomes effective July 1, 1993, and applies to insurance  
19 background checks initiated on or after that date.