

**ASSEMBLY BILL**

**No. 402**

---

---

**Introduced by Assembly Member Ammiano**  
(Coauthor: Senator Beall)

February 15, 2013

---

---

An act to add Section 10144.53 to the Insurance Code, relating to disability income insurance.

LEGISLATIVE COUNSEL'S DIGEST

AB 402, as introduced, Ammiano. Disability income insurance: mental illness.

Existing law defines disability income insurance as insurance against loss of occupational earning capacity arising from injury, sickness, or disablement.

This bill would require every policy of disability income insurance that is issued, amended, or renewed on or after January 1, 2014, and that provides disability income benefits to provide coverage for disability caused by severe mental illnesses, as defined.

Vote: majority. Appropriation: no. Fiscal committee: no.  
State-mandated local program: no.

*The people of the State of California do enact as follows:*

- 1 SECTION 1. Section 10144.53 is added to the Insurance Code,  
2 to read:  
3 10144.53. (a) Every policy of disability income insurance, as  
4 defined in subdivision (i) of Section 799.01, that is issued,  
5 amended, or renewed on or after January 1, 2014, and that provides

1 disability income benefits shall provide coverage for disability  
2 caused by severe mental illnesses.

3 (b) For the purposes of this section, “severe mental illnesses”  
4 shall include:

- 5 (1) Schizophrenia.
- 6 (2) Schizoaffective disorder.
- 7 (3) Bipolar disorder (manic-depressive illness).
- 8 (4) Major depressive disorders, including postpartum depression.
- 9 (5) Panic disorder.
- 10 (6) Obsessive-compulsive disorder.
- 11 (7) Pervasive developmental disorder or autism.
- 12 (8) Anorexia nervosa.
- 13 (9) Bulimia nervosa.