

Assembly Bill No. 402

CHAPTER 550

An act to add Section 10144.55 to the Insurance Code, relating to disability income insurance.

[Approved by Governor October 4, 2013. Filed with
Secretary of State October 4, 2013.]

LEGISLATIVE COUNSEL'S DIGEST

AB 402, 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 of a short-term limited duration of 2 years or less, that is issued, amended, or renewed on or after July 1, 2014, and that provides disability income benefits to provide coverage for disability caused by severe mental illnesses, as defined.

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

SECTION 1. Section 10144.55 is added to the Insurance Code, to read:

10144.55. (a) Every policy of disability income insurance, as defined in subdivision (i) of Section 799.01, that is of a short-term limited duration of two years or less, that is issued, amended, or renewed on or after July 1, 2014, and that provides disability income benefits shall provide coverage for disability caused by severe mental illnesses.

(b) For the purposes of this section, "severe mental illnesses" shall include:

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

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