Statutes Allowing Health Insurance Companies to Deny Coverage of Alcohol-Related Injury Found to be Barrier for Screening of Trauma Patients

A recent survey found that 38 states and the District of Columbia allow insurance companies to deny coverage for injuries caused by alcohol impairment. In response, health care workers may not screen trauma patients for alcohol problems because they know that the patient may be denied coverage. Because alcohol use screening is beneficial for the immediate and long-term care of trauma patients and for the effective treatment of alcohol dependency, the authors recommend the following:

• **Change insurance statutes.** Eliminate legislation that permits insurance companies to deny coverage for alcohol-related injuries.

• **Require alcohol screening.** Connecticut, for example, recently passed legislation that requires acute care hospitals to record the outcome of alcohol and substance abuse screening in medical records.

• **Separate information about alcohol use in the medical record.** If information about alcohol screening, intervention, and referral can be kept separate, someone with knowledge of confidentiality and substance abuse issues can make decisions about releasing this information.

• **Assign specific chemical dependency counselors to screen all patients.** Federal regulations already allow for the protection of medical information if collected by personnel whose primary role is substance abuse screening, referral, and treatment. Because this is already legal, the use of these personnel would be the most efficient for trauma centers willing to begin a screening and intervention program.

While the author’s acknowledge that coverage of care for alcohol-related injuries could possibly affect insurance premiums, they assert that “alcohol abuse and dependency is a disease, and insurance premiums should be based on risk sharing for all diseases” (p. 117).

NOTE: The District of Columbia and the following states have statutes providing exclusion of coverage for alcohol or drug related injuries: Alabama, Alaska, Arizona, Arkansas, California, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, Washington, West Virginia, and Wyoming.