

**Compacting States with Restrictions on Mental Health and Substance Abuse Exclusions or Limitations
for Individual Disability Income Insurance Policies
Effective November 19, 2018 Updated 3/11/19
Note: Only Member States with restrictions are listed**

	State law prohibit or place limitations on exclusions for these disabilities? Includes legal citation. (N/A, if no specific requirement)			State law requires a minimum benefit period for coverage. Includes minimum period of coverage required and legal citation. (N/A if no specific requirement)		
Member	§3F(3)CHEMICAL DEPENDENCY. Loss that results from alcoholism or drug addiction	§3F(11) INTOXICANTS, NARCOTICS OR OTHER CONTROLLED SUBSTANCES. Loss that results from the insured's legal intoxication defined by state law where the loss occurs, or from the use of narcotics or other controlled substances, unless administered on the advice of a Physician.	§3F(12). MENTAL OR NERVOUS DISORDERS. Loss that results from mental or nervous disorders	§3F(3)CHEMICAL DEPENDENCY. Loss that results from alcoholism or drug addiction	§3F(11) INTOXICANTS, NARCOTICS OR OTHER CONTROLLED SUBSTANCES. Loss that results from the insured's legal intoxication defined by state law where the loss occurs, or from the use of narcotics or other controlled substances, unless administered on the advice of a Physician.	§3F(12). MENTAL OR NERVOUS DISORDERS. Loss that results from mental or nervous disorders
District of Columbia	N/A	Yes Drug Exclusion Definition used in Life & Disability Ins. Policies Noticed dated 11/8/2007	N/A	N/A	N/A	N/A
Michigan	Yes MCL 500.3452	Yes MCL 500.3452	Yes MCL 500.3452	N/A	N/A	N/A
Oregon	Yes ORS 743A.168	Yes ORS 743A.168	Yes ORS 743A.168	N/A	N/A	N/A
Texas	N/A	N/A	YES 28 Texas Administrative Code §3.3057(c) and (d)	N/A	N/A	N/A
Utah	N/A	Yes Utah Administrative Code Rule R590-126-4-4(aa)	N/A	N/A	N/A	N/A
Vermont	Yes 8 V.S.A. § 4089b	Yes 8 V.S.A. § 4089b	Yes 8 V.S.A. § 4089b	Yes, six months. Regulation H-80-1	Yes, six months. Regulation H-80-1	Yes, six months. Regulation H-80-1
Washington	N/A	Yes RCW 48.20.385	N/A	N/A	N/A	N/A

NOTE: Please note several states reported they have a similar limitation in their state law to Section 3(F)(11) of the Standards for Individual Income Insurance Policies, Section 3F(11). Intoxicants, Narcotics or Controlled Substances providing an exception to this exclusion if administered on the advice of a Physician. Specifically, the following states report their statute prohibits excluding the loss if intoxication is due to narcotics administered on the advice of a physician (Alaska – §21.51.260; Idaho – ID ST §41-2127; Kansas – §40-2203(B)(11); Maryland COMAR 31.10.28.03C(2); New Jersey – NJSA 17B:26-27; and Pennsylvania – §40 P.S. §753(B)(11)). Because this limitation to the exclusion is a part of the Uniform Standards provision, it is not listed separately on this chart.