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**DIVISION OF INSURANCE**

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*Frank H. Murkowski, Governor*

**ORDER R 04-07**

**MINIMUM BENEFIT LIMITS FOR COVERAGE FOR  
TREATMENT OF ALCOHOL AND DRUG ABUSE**

AS 21.42.365 requires health care insurers that offer, issue for delivery, deliver, or renew a health care insurance plan in this state to provide coverage for treatment of alcohol or drug abuse, subject to minimum benefit amounts specified in AS 21.42.365(a).

Under AS 21.42.365(b), the director is required to adjust the minimum benefit amounts specified in AS 21.42.365(a) to correspond to changes in the medical care component of the consumer price index for all urban consumers in the Anchorage Metropolitan Area compiled by the Bureau of Labor Statistics, U.S. Department of Labor. Over the three-year period ending June 30, 2004, the medical care component increased by 14 percent and, therefore, the minimum benefit limits warrant an increase.

**It Is Hereby Ordered:**

Effective January 1, 2005, the minimum benefit under AS 21.42.365 for coverage for treatment of alcohol or drug abuse is \$14,495 over two consecutive benefit years and \$28,985 lifetime benefits. These minimum benefits apply to a policy with a benefit year beginning during the calendar years 2005, 2006, and 2007.

Dated: September 20, 2004.

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Linda S. Hall  
Director