



**DOMESTIC AND FOREIGN INSURERS BULLETIN NO. 134**

**TO: INSURANCE CARRIERS IN DELAWARE**

**RE: MANDATORY COVERAGE OF ANNUAL BEHAVIORAL HEALTH WELL CHECK**

**DATED: November 17, 2022**

**REISSUED: January 25, 2024**

**REVISED: March 26, 2026**

---

The purpose of this Bulletin is to remind all insurance carriers in Delaware that, beginning on January 1, 2024, carriers are required to cover annual behavioral health well checks as described below, and to inform carriers that the Department has reviewed the common procedural terminology (CPT) codes for these well checks under Title 18 of the Delaware Insurance Code and confirmed that no changes have occurred since this Bulletin was last issued.

**Background**

[House Bill No. 303](#), as amended by House Amendment No. 2, of the 151st General Assembly (“HB 303”), signed by the Governor on August 3, 2022, added new sections 3370E and 3571Z to the Delaware Insurance Code (18 Del.C. §§ 101, *et seq.*). Both new sections are identical and require carriers to provide coverage for an annual behavioral health well check. HB 303 also created an advisory committee tasked with developing recommendations for implementing the Act. On December 9, 2022, the advisory committee voted to approve the *Guidelines for Administering an Annual Behavioral Health Well Check*, fulfilling its statutory mandate<sup>1</sup>.

**Specifics of Annual Behavioral Health Well Check Coverage**

HB 303 lists the CPT codes under which providers must be reimbursed. Additionally, carriers are required to reimburse providers at the same rate that such CPT codes are reimbursed for the provision of other medical care, provided that reimbursement may be adjusted for payment of claims that are billed by a nonphysician clinician so long as the methodology to determine such adjustments is comparable to and applied no more stringently than the methodology for adjustments made for reimbursement of claims billed by nonphysician clinicians for other medical care, in accordance with 45 CFR 146.136(c)(4).

---

<sup>1</sup> See **House Bill 303 Behavioral Health Well Check Advisory Committee Final Report**, Delaware Department of Health and Social Services (Dec. 9, 2022).

## **CPT Code Review**

In March 2026, a review was conducted of the specific CPT Codes provided in the statute and listed below, indicating that no changes have occurred. Any future modifications, amendments, changes, deletions, or supplements to the CPT Codes will be updated through Department regulations.

- (1) 99381
- (2) 99382
- (3) 99383
- (4) 99384
- (5) 99385
- (6) 99386
- (7) 99387
- (8) 99391
- (9) 99392
- (10) 99393
- (11) 99394
- (12) 99395
- (13) 99396
- (14) 99397.

Questions about this Bulletin should be emailed to [doi-legal@delaware.gov](mailto:doi-legal@delaware.gov).

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.



---

Trinidad Navarro

Delaware Insurance Commissioner

**Note:** This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Delaware Department of Insurance if additional information is needed.