GREEN SHEET REDIGEST

HB 357

2025 Regular Session

Freeman

INSURANCE/HEALTH: Requires health insurance coverage for integrative cancer treatments.

DIGEST

<u>Proposed law</u> requires a health insurance issuer offering health coverage plans in the state of La. that provide hospital, medical, or surgical benefits to cover integrative cancer treatments, including acupuncture, scalp cooling systems, and cryotherapy when such treatments are combined with medical treatment for cancer and are recommended by nationally recognized cancer treatment guidelines. Does not apply to treatments for persons eligible for Medicare coverage.

<u>Proposed law</u> authorizes health coverage plans to apply annual deductibles, coinsurance, copayments, and prior authorization previously established under the plan.

<u>Proposed law</u> applies to any new policy, contract, or plan issued on and after Jan. 1, 2026. Requires any policy, contract, or plan in effect prior to Jan. 1, 2026, to convert to conform to <u>proposed law</u> on or before the renewal date, but no later than Jan. 1, 2027.

Effective January 1, 2026.

(Adds R.S. 22:1077.4)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by <u>House Committee on Insurance</u> to the <u>original</u> bill:

- 1. Require covered treatments to be recommended by nationally recognized cancer treatment guidelines.
- 2. Remove application to Medicaid enrollees.
- Apply proposed law to any new policy, contract, or plan issued on and after Jan.
 1, 2026, and require existing policies to conform with proposed law by Jan. 1, 2027.
- The Committee Amendments Proposed by <u>House Committee on Appropriations</u> to the <u>engrossed</u> bill:
- 1. Remove required coverage for dental services.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the reengrossed <u>bill</u>

- 1. Provide coverage may also be subject to prior authorization.
- 2. Remove application to Medicare enrollees.
- 3. Allow insurers to limit coverage of acupuncture to fifteen visits per plan year.