

2025 Regular Session

HOUSE BILL NO. 408

BY REPRESENTATIVES DICKERSON, BAMBURG, BAYHAM, BERAULT, BILLINGS, BOYD, BOYER, BRAUD, BUTLER, CARRIER, WILFORD CARTER, CARVER, CHASSION, CHENEVERT, COX, DAVIS, EDMONSTON, EGAN, FIRMENT, FREIBERG, GLORIOSO, HORTON, MIKE JOHNSON, KERNER, KNOX, LACOMBE, LAFLEUR, MANDIE LANDRY, LARVADAIN, LYONS, MCMAKIN, MENA, MILLER, MOORE, NEWELL, PHELPS, SCHLEGEL, SPELL, ST. BLANC, STAGNI, TAYLOR, THOMPSON, WALTERS, AND WYBLE AND SENATORS BARROW, BASS, DUPLESSIS, EDMONDS, FOIL, MYERS, TALBOT, AND WHEAT

1 AN ACT

2 To enact R.S. 22:1028.6, relative to health insurance; to require coverage of therapies and  
3 treatments for pediatric acute-onset neuropsychiatric syndrome and related types of  
4 autoimmune encephalitis; to provide for legislative findings; to provide for  
5 definitions; to provide for applicability; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. The legislature hereby finds and affirms the following:

8 (1) Symptoms of PANS, PANDAS, and other types of AE cause disruption  
9 to a child's neurological functioning and may appear in episodes of anxiety,  
10 incontinence, seizures, confusion, depression, tics, personality changes, declines in  
11 school performance, and changes in sensory sensitivities. The symptoms may worsen  
12 or extend with each episode.

13 (2) Younger children are often misdiagnosed as having autism and many  
14 affected children meet criteria for state disability services because their symptoms  
15 are not solely attributable to mental illness.

16 (3) Studies have found several therapies and treatments to be effective in  
17 resolving symptoms, including but not limited to antibiotic therapy, intravenous

1 immunoglobulin treatments, antidepressant medications, cognitive behavioral  
 2 therapies, and plasma exchange.

3 (4) Early treatment is important to prevent permanent brain injury and  
 4 nervous system damage, cognitive decline, and mental illness that may persist into  
 5 adulthood and death because the conditions are potentially fatal.

6 Section 2. R.S. 22:1028.6 is hereby enacted to read as follows:

7 §1028.6. Required coverage for pediatric acute-onset neuropsychiatric syndrome  
 8 (PANS); pediatric autoimmune neuropsychiatric disorders associated with  
 9 streptococcal infections (PANDAS); types of autoimmune encephalitis (AE)

10 A. Every health coverage plan renewed, delivered, or issued for delivery in  
 11 this state shall provide coverage for PANS, PANDAS, and other types of AE,  
 12 including but not limited to the use of intravenous immunoglobulin therapy. The  
 13 coverage provided in this Section may be subject to annual deductibles, coinsurance,  
 14 and copayment provisions as are consistent and established under the health  
 15 coverage plan.

16 B.(1) In making determinations of coverage for PANDAS, PANS, and other  
 17 types of AE, insurers may consider but not require strict adherence to other treatment  
 18 options or recommendations developed by a medical professional consortium  
 19 convened for the purposes of researching, identifying, and publishing best practice  
 20 standards for diagnosis and treatment of these disorders, such as the PANDAS  
 21 Physician Network. The treatment should be based on evidence of positive patient  
 22 outcomes.

23 (2) A health coverage plan may limit intravenous immunoglobulin treatments  
 24 to no more than three monthly courses of treatment, unless additional treatment is  
 25 deemed medically necessary based on a clinical review using such guidelines.

26 C. For the purposes of this Section, the following terms apply:

27 (1) "Autoimmune encephalitis" or "AE" means any type of post infectious  
 28 encephalitis where the immune system attacks the brain.

29 (2) "Health coverage plan" means any hospital, health, or medical expense  
 30 insurance policy, hospital or medical service contract, employee welfare benefit plan,

1           contract, or other agreement with a health maintenance organization or a preferred  
 2           provider organization, health and accident insurance policy, or any other insurance  
 3           contract of this type in this state, including a group insurance plan and a  
 4           self-insurance plan. "Health coverage plan" does not include the Office of Group  
 5           Benefits programs, a plan providing coverage for excepted benefits as defined in  
 6           R.S. 22:1061, limited benefits health insurance plans, or short-term policies that have  
 7           a term of less than twelve months.

8                   (3) "Pediatric acute-onset neuropsychiatric syndrome" or "PANS" means a  
 9                   condition defined by the sudden onset of obsessive-compulsive symptoms or severe  
 10                   eating restrictions, along with at least two other cognitive, behavioral, or  
 11                   neurological symptoms.

12                   (4) "Pediatric acute-onset neuropsychiatric disorders associated with  
 13                   streptococcal infections" or "PANDAS" means a condition where there is evidence  
 14                   of an abnormal autoimmune or inflammatory response in the brain following  
 15                   streptococcal infections.

16                   D. This Section shall be known and may be cited as the "The Gillian  
 17                   Guiffreda Act."

18           Section 3. The provisions of this Act apply to any new policy, contract, or health  
 19 coverage plan issued on or after January 1, 2026. Any policy, contract, or health coverage  
 20 plan in effect prior to January 1, 2026, shall convert to conform to the provisions of this Act  
 21 on or before the renewal date, but no later than January 1, 2027.

---

SPEAKER OF THE HOUSE OF REPRESENTATIVES

---

PRESIDENT OF THE SENATE

---

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_