

RÉSUMÉ DIGEST

ACT 410 (SB 42)

2025 Regular Session

Selders

New law requires health benefit plans offered by a health insurance issuer that provide mental health benefits with respect to treatment for perinatal psychiatric diagnoses and Medicaid managed care organizations to provide coverage for voluntary inpatient treatment for a patient with a perinatal psychiatric diagnosis.

New law specifies that inpatient admissions, including overnight stays, and medications resulting from treatments, including infusions and prescriptions, and counseling are covered services.

New law prohibits health insurers from denying coverage for voluntary inpatient treatment for a patient with a perinatal psychiatric diagnosis when the treatment is consistent with standards for treatment of the condition.

Implementation of new law is subject to the appropriation of funds by the legislature for this purpose.

New law adds physician assistants, psychiatrists, psychologists, medical psychologists, or nurse practitioners, as treating healthcare providers, who in consultation with the patient can make decisions regarding voluntary inpatient treatment following a perinatal psychiatric diagnosis.

New law subjects coverage to the annual deductibles, coinsurance, and copayment provisions of the insurer's health benefit plan.

New law provides for the consideration of evidence-based standards by treating healthcare providers in making patient treatment recommendations.

New law allows, but does not require, the Louisiana Medicaid Program to establish criteria for payment of covered Medicaid services.

New law applies to any new policy, contract, or health coverage plan issued on and after January 1, 2026.

New law converts any policy, contract, or health coverage plan in effect prior to January 1, 2026 to the new provisions on or before the renewal date but no later than January 1, 2027.

Effective August 1, 2025.

(Adds R.S. 22:1077.4 and R.S. 46:447.4)